



Redmayne
Bentley



Pension Consolidation

Bring your pensions together with clear,
tailored advice from a Redmayne Bentley
Financial Planner.

If you've changed jobs over the years, it's likely you have more than one pension pot, which makes it harder to:

- Track performance and manage your investments
- Understand fees and charges
- Plan effectively for retirement

Bringing your pensions together could make them easier to manage, giving you a clearer view of your retirement savings and future plans.

Pension consolidation is not suitable for everyone. Transferring pensions may result in the loss of valuable benefits or guarantees, so any recommendation will be based on your personal circumstances.

BRINGING CLARITY TO YOUR FINANCIAL FUTURE

Your pension review will provide:

- ✓ A clearer overview of your pensions and retirement planning.
- ✓ Recommendations tailored to your goals and support with pension tracing.
- ✓ Simple, transparent costs designed to give you clarity from the outset.

Your Financial Planner will understand your retirement goals and review your pensions, explain your options clearly and help you understand if consolidation is suitable for you.

Our service includes:

- ✓ Review of existing pensions
- ✓ Assessment of suitability and personalised recommendations
- ✓ Support with transfers and paperwork if applicable

This service is available for individuals with a balance of over £100,000 across their pensions. We are unable to provide advice on Defined Benefit pension transfers.

THINGS TO CONSIDER

- Are you on track for retirement?
- Are your pensions invested appropriately for your retirement objectives?
- Are your pensions suitably diversified across their current platforms to meet your attitude to risk?

A SIMPLE TWO-STEP PROCESS

Step 1: Pension Consolidation Advice

Your Financial Planner will review your finances and advise whether consolidating your pensions is suitable for your circumstances. If our advice is not to consolidate, then there will be no fee.

If we recommend consolidating your pensions, the initial advice fee is **from 0.50%** of the value of pensions consolidated.

If we recommend pension consolidation and you choose not to proceed, a report fee of £2,500 will be payable to cover our advice and the work undertaken.

Step 2: Ongoing Financial Planning Advice

Following consolidation, we offer optional Ongoing Financial Planning Advice, available **from 0.50% + VAT** per annum.

SUMMARY OF OUR FEES

The charges for our advice vary depending on whether you invest your consolidated pension with Redmayne Bentley or choose to invest externally.

	Pension Assets Following Consolidation	
	Invested with Redmayne Bentley	Invested Externally
Step 1: Pension Consolidation Advice Fee	0.50%	1.00%
Step 2: Optional Ongoing Financial Planning Advice Fee (per annum)	0.50% + VAT	1.00% + VAT

Further detail on our fees can be found in our *Schedule of Charges*, which is available upon request. The fees listed above are for Financial Planning advice and do not include other charges that may apply, such as provider fees, underlying investment fees and investment management charges.

Our advice is likely to include recommendations on how your pension is invested, so it is important to remember the value of investments can fall as well as rise, and you could get back less than you invested. Pensions are a long-term investment and are at risk of being eroded by inflation. Pension income could also be affected by interest rates at the time benefits are taken.

The tax treatment of pensions in general and tax implications of pension withdrawals will be based on individual circumstances, tax legislation and regulation, which are subject to change in the future. The Financial Conduct Authority does not regulate cashflow modelling, taxation or trust advice.

In some circumstances retaining existing pensions may be more beneficial than consolidation. Our review will assess the advantages and disadvantages of all available options before making a recommendation.



TO FIND OUT IF PENSION CONSOLIDATION COULD BE RIGHT FOR YOU:

Call:
0344 259 0002

Email:
info@redmayne.co.uk

Visit:
redmayne.co.uk/pension-consolidation

Scan:



150 YEARS OF TRUSTED GUIDANCE

Since 1875, we have been providing trusted investment expertise and personal financial guidance tailored to each client's individual circumstances.


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