

RETIREMENT ADVICE - OUR APPROACH

About us

We specialise in providing advice to members of defined benefit (final salary) schemes, and we've been appointed by the Trustees of the Industry-Wide Coal Staff Superannuation Scheme (IWCSSS) to provide you with financial advice in relation to the retirement income options available to you.

In a nutshell, we'll:

- help you to understand the pension benefits available to you by keeping your pension within the scheme
- help you to understand the options and benefits available to you by transferring out of the scheme and into a personal pension
- advise you as to whether taking a transfer would be right for you.

It's a legal requirement to take independent advice before you can transfer if the cash equivalent value of your benefits is greater than £30,000.

If you move away from your defined benefit pension scheme, you can't change your mind and transfer back later. Taking financial advice, regardless of the value of your benefit, is a good idea.

All of our advisers are pension specialists and we have experience of dealing with pension transfers that range in value from less than £1,000 to £2.9 million. Members of our team have been advising since 2005.

Our fees

The IWCSSS will pay for one piece of individual advice and contribute 50% towards any further advice sought, with the remainder payable by you. The fees are not dependent on your advice outcome, and you can therefore rest assured that our advice is completely impartial.

You're welcome to use an alternative financial adviser of your choice. You will be charged for their services, either directly or indirectly. We recommend using an adviser who has signed up to the Pension Transfer Gold Standard. You can locate alternative advisers via unbiased.co.uk

Your journey

This outlines the steps in the advice journey, should you decide to take advice with us.



For further information please visit www.hubpensionconsulting.co.uk/IWCSSS

Please contact us if you would like this document in an alternative format.

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