

# Pension Decision Service

Enabling informed member choice



Whether you find planning your retirement daunting or exciting, what's most important is getting the right outcome for you.

When you ask for a retirement quotation in respect of your Fund benefits, you will be sent a Pension Retirement Pack from the Fund Administrators. Included in this pack will be a "Making your Pension Decision" brochure which outlines a number of important considerations and outlines your options. It will also include a phone number for The Pension Decision Service.

The Pension Decision Service provides you with a dedicated **Retirement Relationship Manager** on hand to help with any questions you may have. A call with a Retirement Relationship Manager is designed to:

- Provide you with factual information about all of the options available
- Talk through your Retirement Pack
- Validate your understanding of the available options
- Build confidence and knowledge to enable you to make an informed decision
- Help you to understand your next steps



**The decision you make in respect of the options you have at retirement is likely to have an impact on the rest of your life.**

## Beware of pension scams

Many people have lost a lot of money to fraudsters or cold callers.

The Money Advice Service has some helpful information on how to protect yourself from scams.

Find out more online at:  
[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

## Know Your Options

Contact your Retirement Relationship Manager today on  
**0800 280 2448**

Make sure you make an informed decision by calling your dedicated Retirement Relationship Manager on **0800 280 2448**. They will explain what options you have and what additional support is available to you should you need it.

Lines are open between 9:00am and 5:00pm, Monday to Friday. Please have your National Insurance Number ready so that we can deal with your enquiry quickly.