



Lisa Welton &lt;lisa@retirement.capital&gt;

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**Fw: Pension Wise Appointment**

1 message

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**Derek Abram** <derek\_abram@yahoo.co.uk>  
To: Lisa Welton <lisa@retirement.capital>

5 July 2023 at 13:05

Lisa

This is the appointment Deirdre and I attended jointly. The Pension Wise advisor was happy for us to attend jointly bearing in mind our target was a joint SSAS.

Best regards

Derek Abram.

----- Forwarded message -----

**From:** Pension Wise Bookings <[booking.pensionwise@moneyhelper.org.uk](mailto:booking.pensionwise@moneyhelper.org.uk)>**To:** "derek\_abram@yahoo.co.uk" <derek\_abram@yahoo.co.uk>**Sent:** Monday, 6 March 2023 at 17:04:04 GMT**Subject:** Pension Wise Appointment**Appointment reminder**

Dear Derek,

This is a reminder that you have a Pension Wise appointment booked for:

Date:

**8 March 2023**

Time:

**4:50pm (GMT)**

Appointment lasts:

**45 to 60 minutes**

Your phone number:

**07919108965**

Memorable word:

**i\*\*\*c**

Reference number:

**699694**

A trained guidance specialist will call you on the number above. They'll repeat the memorable word so you know you're speaking to Pension Wise.

**If you miss the call, you'll need to book another appointment.**

Call **0800 138 3944** to change or cancel your booking.

## Preparing for your appointment

To make the most of your appointment it would be helpful if you know:

- what type(s) of pension you have? – ask your pension provider whether you have a defined contribution or a defined benefit pension if you are unsure
- the value of your pension pot(s) — check your pension paperwork or ask your provider
- an estimate of your State Pension — call the Future Pension Centre on **0800 731 0175** or [use the online service](#) for a State Pension statement
- if your pension pot contains any special features, eg a guaranteed annuity rate or a guaranteed pot value at a certain time — ask your provider

Think about your financial circumstances in general and plans for retirement, eg:

- sources of income like salary, state benefits, savings and investments
- debts and repayments you might have
- when you want to stop working
- if you want a fixed or flexible income in retirement

## Pension scams

Pension scams are on the increase in the UK. A lifetime's savings can be lost in moments. More information on scams can be found at [moneyhelper.org.uk/scams](https://moneyhelper.org.uk/scams).

## What's MoneyHelper?

MoneyHelper is a government backed organisation that provides free and impartial guidance on your money and pensions. Our service is designed to support you in making your own informed decisions based on your circumstances. Further information can be found at [moneyhelper.org.uk/about-us](https://moneyhelper.org.uk/about-us).

We don't give legal or regulated financial advice or recommend specific financial products because we aren't regulated or authorised by the Financial Conduct Authority to do so. This means we can't tell you what the best option is for you, or what to do with your money or pension. If you're looking for personalised money or pensions advice or specific product recommendations, you'll need to see a regulated financial adviser or seek legal advice.

MoneyHelper collects and stores personal data for the purpose of delivering pensions guidance. Full details of our privacy policy, including information on your rights in relation to the data we hold can be found at [moneyhelper.org.uk/privacy](https://moneyhelper.org.uk/privacy). Alternatively, please write to Pension Wise, P.O. Box 10404, LE65 9EH.

Find out more about when and how to get professional advice in our guide 'Do you need a financial adviser': [moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/do-you-need-a-financial-adviser](https://moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/do-you-need-a-financial-adviser).

If you need legal advice, you can find a solicitor on the Law Society website: [lawsociety.org.uk](https://lawsociety.org.uk).

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