

Subject: Transfer from Scottish Widows to Nicola Steele Pension Scheme (CT-1257198)
From: \$RetirementAccountClaims <RetirementAccountClaims@scottishwidows.co.uk>
Date: Tue, 17 Oct 2023 09:45:33 +0000
To: Nicola Steele <nicolarsteele@googlemail.com>
Cc: Lisa Welton <lisa@retirement.capital>

[Reply Securely](#)

Classification: Confidential

Dear Mrs Steele,

We've recently received the below confirmation from you, with regards to your appointment with Money Helper to facilitate your policy transfer to the above scheme (policy ref 41418735).

We are currently outstanding a confirmation from the HMRC (as advised in the letter sent to you previously, this is also required before we can proceed). We will continue to monitor for receipt of this and once in receipt will contact you directly with any further update for this transfer.

Thanks for your continued patience in this matter,

David

David Kerr

Retirement Account Claims
Insurance, Pensions and Investments Chief Operating Office (IP&ICOO)

Address: 69 Morrison Street, EDINBURGH, EH3 1HL

T: 03457 166 733 E: retirementaccountclaims@scottishwidows.co.uk

From: Nicola Steele <nicolarsteele@googlemail.com> Sent: Tuesday, October 10, 2023 8:36 AM
To: Nicola Steele <nicolarsteele@googlemail.com>
Cc: Lisa Welton <lisa@retirement.capital>; \$RetirementAccountClaims
<RetirementAccountClaims@scottishwidows.co.uk>; \$RetirementAccountCustomerService
<RetirementAccountCustomerService@scottishwidows.co.uk>
Subject: Re: Your Pension Safeguarding guidance appointment summary

*** This email is from an external source - be careful of attachments and links. Please report suspicious emails ***

Hi,

Is it possible to have an update or response from my email last week?

I look forward to hearing from you.

Best,

Nicola
Sent from my iPhone

On 4 Oct 2023, at 08:00, Nicola Steele <nicolarsteele@googlemail.com <<mailto:nicolarsteele@googlemail.com>> >
wrote:

Transfer out request -Nicola Steele - 41418735 - Nicola Steele Pension Scheme

Dear Transfers Team,

Client name: Nicola Steele

Pension Company Policy/Plan Number: 41418735

NINO: NZ644569A

Please see details of the safeguarding appointment you requested I carry out from yesterday.

Please confirm receipt of this confirmation, followed by an update on the Transfer at your earliest convenience.

I look forward to hearing from you.

Kind regards

Nicola Steele

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

From: Pension Safeguarding Guidance Appointments

[<pension.safeguarding.guidance.appointments@notifications.service.gov.uk](mailto:pension.safeguarding.guidance.appointments@notifications.service.gov.uk)

[<mailto:pension.safeguarding.guidance.appointments@notifications.service.gov.uk>](mailto:pension.safeguarding.guidance.appointments@notifications.service.gov.uk) >

Date: Tue, Oct 3, 2023 at 2:05itPM

Subject: Your Pension Safeguarding guidance appointment summary

To: [<nicolarsteele@gmail.com](mailto:nicolarsteele@gmail.com) [<mailto:nicolarsteele@gmail.com>](mailto:nicolarsteele@gmail.com) >

Booking reference number: 820365 Dear Mrs Steele, Your unique reference number: 459679/031023 Please provide a copy of this page to your pension provider if you wish to continue with your current pension transfer plans. This is a unique reference number cr...

https://ci4.googleusercontent.com/proxy/pvN1p4x4E1j9aX5roof_HW0YpKqWW5iSOZzXLTIAyx0NPYGuqBupZFFadY3FP_EYjc00W_X_99tYW-5-3Y52Si7-xReAOZTsXAcfafeDRvFFZS_xQvOBKajCUR5L0fvA8=s0-d-e1-ft#https://static.notification.s.service.gov.uk/images/gov.uk_logotype_crown.png

GOV.UK

[https://ci4.googleusercontent.com/proxy/bRZcmAEW8UXVCZSl05iADnuhdKNSFAQAj86FzvG9UNqEW5geTT_0SWs7pplX_Xqg-oFIRv8f9IIEC21xWa2nlHluqD5VC-pH0poQ3rlxwraQ9regvEzp0vp4UJRHZzfSsN0PDjuQ-chPtQQkxzqXLmFJ9Z_VYIfSbD9G_n1mJZXh9G6_4fznOfoltTvKQz8mTDKcYCqwp4Q=s0-d-e1-ft#https://static-logos.notifications.service.gov.uk/fc924bde-7167-40a6-8962-33ed68d57a7d-MH_Pensions_pos_RGB_Pensions_pos_RGB+\(1\).png](https://ci4.googleusercontent.com/proxy/bRZcmAEW8UXVCZSl05iADnuhdKNSFAQAj86FzvG9UNqEW5geTT_0SWs7pplX_Xqg-oFIRv8f9IIEC21xWa2nlHluqD5VC-pH0poQ3rlxwraQ9regvEzp0vp4UJRHZzfSsN0PDjuQ-chPtQQkxzqXLmFJ9Z_VYIfSbD9G_n1mJZXh9G6_4fznOfoltTvKQz8mTDKcYCqwp4Q=s0-d-e1-ft#https://static-logos.notifications.service.gov.uk/fc924bde-7167-40a6-8962-33ed68d57a7d-MH_Pensions_pos_RGB_Pensions_pos_RGB+(1).png)

Booking reference number: 820365

Dear Mrs Steele,

Your unique reference number: 459679/031023

Please provide a copy of this page to your pension provider if you wish to continue with your current pension transfer plans. This is a unique reference number created following your guidance appointment and should only be shared with your pension provider.

This document is a brief summary of the Pension Safeguarding Guidance discussion that you had with MoneyHelper. The guidance appointment you received looked at your personal circumstances, reviewed your current transfer plans and provided you with details of how to spot a pension scam and steps you can take to avoid this.

If our specialist did not cover all of the topics you would like further guidance on during your appointment, there's no need to worry; this overview document will give you further information. If you have any questions or would like further information while reading this document, please call our free helpline on 0800 011 3797 (Mon–Fri, 9am–5pm).

MoneyHelper is here to make your money and pension choices clearer. Here to put you in control with impartial help that's on your side, backed by government and free to use.

We offer free and impartial information and guidance to help you make the most of your money and pensions. Our service is designed to support you in making your own informed decisions based on your circumstances.

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.

Find out more about when and how to get professional advice in our guide 'Do you need a financial adviser' <https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/do-you-need-a-financial-adviser>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.moneyhelper.org.uk%2Fen%2Fgetting-help-and-advice%2Ffinancial-advisers%2Fdo-you-need-a-financial-adviser&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048352863%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikh1aWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=Fvdc1VRDV4lItlbZNrZe%2BDHiphoy2XqfSyvjp5f0QbEQ%3D&reserved=0>> .

If you need legal advice, you can find a solicitor on the Law Society website <https://www.lawsociety.org.uk>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.lawsociety.org.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8>>

cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTil6Ik1haWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=%2FzRRy8vdtYFM%2BNGNbuErUngyBy48vS56y1YAxxGuaVs%3D&reserved=0 .

Finally, we hope that you found this Pension Savings Safeguarding Guidance appointment useful and that you now have a better idea about what you can do to help protect your pensions savings and help you work towards the retirement that is right for you.

What is a Pension Scam?

There are different types of pension scam, but they can all lead to you losing a lifetime's worth of savings in a moment.

Since April 2015, you have more choices about how you can access your pension pot.

Scammers know this and will try to lure you with promises of upfront cash and one-off 'deals' with 'guaranteed' high returns.

Remember that pension scams can take many forms, and usually appear to be a legitimate investment opportunity. But pension scammers are clever and know all the tricks to get you to hand over your savings.

They might try to persuade you to cash in your pension – either the whole lot or a large sum – and hand the money to them to invest.

Watch out particularly:

- * for people contacting you out of the blue, or
- * adverts claiming to offer free pension reviews or no-obligation consultations.

The numbers add up

Pension scam victims lose an average of £91,000, according to the Financial Conduct Authority (FCA) and The Pensions Regulator.

Be aware

Some scammers have very convincing websites and other online presence, which make them look like a legitimate company. Always check with the [<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fregister.fca.org.uk%2Fs%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLC](https://register.fca.org.uk/s/)

[JQljoiv2luMzliLCJBtil6Ik1haWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=hszAqwK8pVwGzTN1cH%2FoSos7pKaJag5sbXryWGk%2F6oA%3D&reserved=0>](https://www.fca.gov/04062019/unsolicited-approaches-to-the-public-regarding-pension-savings) FCA to make sure they're registered.

How to spot a Pension Scam?

There are some common tell-tale signs that mean it could be a scam:

- * Unsolicited approaches by phone, text message, email or in person. Since January 2019, there has been a ban on cold calling about pensions. This means you should not be contacted by any company about your pension, unless you've asked them to contact you.
- * When a firm doesn't allow you to call them back.
- * Where you're forced to make a quick decision, are pressured into doing so, or are encouraged to transfer your pension quickly and send documents by courier or get a personal representative rushing you. Never be rushed into a decision.
- * Where contact details you're given, or on their website, are only mobile phone numbers or a PO Box address.
- * When they claim they can help you or a relative unlock a pension before the age of 55, sometimes known as 'pension liberation' or 'pension loans'. Only in very rare cases, such as very poor health, is this possible. Read more in our guide [Early retirement because of illness, sickness or disability](#).
- * When they claim to know of tax loopholes or promise extra tax savings.
- * Offer high rates of return on your investment, but claim it's low risk. Investments can go up as well as down, so if it sounds too good to be true it probably is.
- * Offers or mentions of 'one-off investments', 'time-limited offers', 'upfront cash incentives', 'free pension reviews', 'legal loopholes' or 'government initiatives'.
- * Claiming to be from legitimate organisations – legitimate organisations will never contact you without your permission first.
- * There might be little or nothing in the way of contact names, addresses or phone numbers, but there might also be lots of people or firms involved. The more people involved, the more likely it's not legitimate.

Taking money out of your pension early can result in tax charges of more than half the value of the money you take out.

This is on top of charges of typically 20% to 30% for agreeing to these arrangements. Your remaining pension savings will also be placed into high-risk investments.

Investing your entire pension into one single investment could be very high risk, as investments go down as well as up.

In fact, in the worst-case scenario, you could lose all of your money.

If you're not comfortable with the level of risk being suggested, it's important to think carefully about whether it's right for you.

Is it a scam?

To help you check if an investment or pension opportunity is a scam, use the tool on the

<https://www.fca.org.uk/scamsmart>

<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fca.org.uk%2Fscamsmart&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWljoIMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=ldvINEFo7MIOsu3rvb7%2FmmlRnOgmo7MU24F3UhSrDcc%3D&reserved=0> FCA's ScamSmart website.

How to protect yourself from scams

To avoid being caught out by a pensions scam, make sure you follow these rules:

- * Reject any unsolicited calls, emails, text messages or visitors to your door. Legitimate companies won't cold call or contact you out of the blue.
- * Before transferring any pension, make sure that the person or firm you're dealing with is regulated by the Financial Conduct Authority (FCA) and are authorised to provide pension advice. Check the FCA register of regulated companies, or the FCA warning list
- * Is the adviser or firm's reputation good? Have there been complaints about the adviser, firm or investment? Do a thorough internet search. Also check on forums and social media for mentions and personal experiences.
- * Where are they located and how easy is it to contact them? Is their address a PO Box or a serviced office? Are they contactable at their registered office? Is it a dedicated landline or just a random mobile number? If anything appears to be hidden, be very careful.
- * Listen to pension provider due diligence. Scammers might warn that your current pension provider or former employer will try and stop you transferring out, suggesting that they just want to keep your money. This isn't the case, your provider will have to do some thorough due diligence checks on the scheme you're planning to transfer to. If they suspect a scam, they have an obligation to try to protect your funds.
- * Check any offer against the information with FCA's Scam Smart website
- * If you're thinking about an opportunity, get independent financial advice from an FCA-regulated firm. Check the FCA register of regulated companies.
- * Shop around and get the opinion of a few financial advisers. You can find regulated financial advisers in our Retirement Adviser Directory
<https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser>
<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.moneyhelper.org.uk%2Fen%2Fpensions-an>

[d-retirement%2Ftaking-your-pension%2Ffind-a-retirement-adviser&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=e8g8Bjl%2B%2FxSTBi08FwP8aEyrh4nL1qYy2j6K%2FFqfgho%3D&reserved=0](https://www.scottishwidows.co.uk/retirement-taking-your-pension-find-a-retirement-adviser&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=e8g8Bjl%2B%2FxSTBi08FwP8aEyrh4nL1qYy2j6K%2FFqfgho%3D&reserved=0)>

Find out more at The Pensions Regulator in their booklet about

<https://www.thepensionsregulator.gov.uk/en/pension-scams>

<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.thepensionsregulator.gov.uk%2Fen%2Fpension-scams&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=54eRtnEXaqOC44%2F2uyIbft100Qq%2FPtnrhPC4BDLEus%3D&reserved=0>> spotting and avoiding pension scams

Next Steps

Check who you're dealing with:

* Are they FCA regulated? – Before proceeding on any pension transfer make sure that the person or firm you are dealing with are regulated by the Financial Conduct Authority (FCA) and are authorised to provide pension advice. You can check whether your adviser is regulated through the dedicated FCA Register <https://register.fca.org.uk> <<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fregister.fca.org.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=w%2Fy9NVXSW8oKLZCmbkGGciQdpY1KVugJwwUYx5VkBsg%3D&reserved=0>> or call them on 0800 111 6768. This is important.

* If anything was to go wrong and you think the advice you were given was not what you were expecting you can make a claim against that firm with the Financial Ombudsman Service (FOS) if the firm is still in business or the Financial Services Compensation scheme (FSCS) if it isn't. These are free to use: <https://www.financial-ombudsman.org.uk> <<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.financial-ombudsman.org.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=L7vRzKkPhr2sg7K49Dm%2F02mOnJYEAdZ1rRB8Gflr9YU%3D&reserved=0>> and <https://www.fscs.org.uk> <<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fscs.org.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWlloiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=PCjYYlrWY8PQ%2FJ9vOTXffoLnc6DsbkQEKWzKqSQgal%3D&reserved=0>>

* What's the scheme's HMRC status? – Check if they are registered. However, even if the scheme is registered with HMRC you may be encouraged to invest in unregulated high risk investments within an authorised scheme so you need to be very careful.

Shop Around

Seek the views of other financial advisers, don't just talk to one. Use the MoneyHelper directory for regulated financial advisers: <https://www.moneyhelper.org.uk/retirement-adviser-directory>

<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.moneyhelper.org.uk%2Fretirement-adviser-directory&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048509178%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IjEhaWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=7DDgSwVqOK4ILT45hhVE1f1Ril%2B7r3z4EZvjkXHS0kE%3D&reserved=0>>

Check any offer against the information at <https://www.fca.org.uk/scamsmart>

<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fca.org.uk%2Fscamsmart&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048665360%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IjEhaWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=zHgAxGerRIKisckXGxeaoFgY%2BX0711zwpxlghHRLau0%3D&reserved=0>>

Listen to your pension provider

Scammers might warn you that your current pension provider or former employer will try and stop you transferring out, or block your transfer because it's in their best interest not yours, under the sham that they just want to keep your money. This is not the case, your provider will have done some very thorough due diligence checks on the scheme you're planning to transfer to. If they suspect a scam they have an obligation to try to protect you and your funds.

Are you comfortable with the risk?

Investing your entire pension into one single investment could be very high risk, as investments go up as well as down. In fact, in the worst case scenario, you could lose all of your money. Minimising such risks can often be achieved through a diverse investment portfolio. Having several investments among various investment categories, means you're able to reduce risks and increase your chances of reaching your long term goals. If you're not comfortable with the level of risk being suggested, you should carefully consider whether it is right for you.

Other things to consider

Rainy day fund

Regardless of whether you have a fixed or fluctuating income, having a rainy day fund can be a good financial safety net. Think about budgeting your spending so you can set aside some money regularly for a fund that can be used in case of emergencies, such as illness, or if you just need tiding over during quiet business periods. This may mean you won't have to stop contributing to your pension if your income dips.

Money worries

At some point, you may worry about falling into debt and the impact this may have on you and your family. If you can continue to save, even if it's only a little bit, it should help you in the long run. Most creditors will not have a problem with you doing this; in fact they may encourage it as it helps you build up longer term financial resilience.

Planning for now and the future

You should have some realistic income goals for a retirement that works for you and understand how you can achieve them now. For instance, by building regular pension contributions into your budgeting will mean that you'll be able to know if you're on track for the retirement that's right for you. Have a look at the PLSA retirement living standard website to see how much you'll need to live on in retirement <https://www.retirementlivingstandards.org.uk>

<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.retirementlivingstandards.org.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048665360%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=29BEj9RXjFD7cQEr%2BuNZb%2FZ7%2FbK2JkemrCTyVQZJbDA%3D&reserved=0> .

Mind the gap

You should consider getting a State Pension forecast. Knowing what you might get from the state pension can help you estimate what you might need for a comfortable retirement and put plans in place to cover any shortfall.

You may be able to fill gaps in your record by making Voluntary National Insurance Contributions (VNICs). Each year of voluntary NICs paid from April 2016 will add 1/35th of the full flat-rate state pension to your pension for the rest of your life.

Your pension options

Depending on your circumstances, you might consider using some pension savings to help yourself financially or perhaps, you'd like to know more about what options are available when you access your pension savings. If you're aged 50 or above, with a defined contribution pension, you're eligible for a Pension Wise appointment to talk through your options for withdrawing and how they work.

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/book-a-free-pension-wise-appointment>
<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.moneyhelper.org.uk%2Fen%2Fpensions-and-retirement%2Fpension-wise%2Fbook-a-free-pension-wise-appointment&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048665360%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=l3YHL2lNnNH3BMBK8s8460S7a0tahWQ7tSxi5rZ%2FT3U%3D&reserved=0>

Where to go for more information?

Pension and retirement guidance

The State Pension

For information on the state pension, including getting a forecast. For details of how to pay Voluntary National Insurance Contributions phone the Future Pension Centre on: 0800 731 0175 <https://www.yourpension.gov.uk>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.yourpension.gov.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048665360%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ik1haWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=utrmG24jRIXJS63u4wOAE8JRnhPBoAnTbVp5H9zL%2F5E%3D&reserved=0>>

The Pension Wise service from MoneyHelper

Free and impartial government guidance about your defined contribution pension options, for those aged 50 or above. <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/book-a-free-pension-wise-appointment>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.moneyhelper.org.uk%2Fen%2Fpensions-and-retirement%2Fpension-wise%2Fbook-a-free-pension-wise-appointment&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048665360%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ik1haWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=l3YHL2INnNH3BMBK8s8460S7a0tahWQ7tSxi5rZ%2FT3U%3D&reserved=0>>

Money and debt help

Citizens Advice

For free help and support on money, debt and other consumer issues. <https://www.citizensadvice.org.uk>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.citizensadvice.org.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048821597%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ik1haWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=VbvrHN0pGx5dUBp%2BDjeyHyRd2KcJG%2FffkwoKfKPjX4Q%3D&reserved=0>>

Seeking regulated financial advice

Retirement Advisory Directory

For advice on later life issues. This is a retirement adviser directory of authorised and FCA regulated financial advisers offering personalised financial advice. <https://www.moneyhelper.org.uk/retirement-adviser-directory>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.moneyhelper.org.uk%2Fretirement-adviser-directory&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048821597%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IjEhaWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=zaxGBRtL7Wz85LkGqI9moRG%2FrxiLE%2Fx2STiqH3TJUsc%3D&reserved=0>> .

The FCA Register

To check the regulatory status of any adviser you might engage. The Register can be searched by the name of the adviser, the name of their firm, their postcode or their FCA reference number.

If you need help using the register or interpreting its results please feel free to phone our helpline.

<https://register.fca.org.uk>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fregister.fca.org.uk%2F&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048821597%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IjEhaWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=vrcqzsZQaznA%2BM149fitB7ZwkJaCM7%2BhsP08aOhpDpg%3D&reserved=0>> . 0800 011 3797.

MoneyHelper is here to make your money and pension choices clearer. Here to put you in control with impartial help that's on your side, backed by government and free to use.

We hope you've found your appointment useful and that the next steps given to you are helpful. But if you have more questions or need to discuss another issue you can get in touch with us.

We answer general questions about pensions, help with specific queries and provide guidance for people with complaints about their pension schemes.

We do not recommend any products, providers, what option is best for you in your circumstances or tell you what to do with your money. The content provided should not be considered legal or financial advice.

How to contact us

Phone 0800 011 3797* Mon – Fri 9am to 5pm

* Calls are free. We're committed to providing you with a quality service, so calls may be recorded or monitored for training purposes and to help us develop our services.

Please see our website for more information and guidance <https://www.moneyhelper.org.uk/pensions>
<<https://eur02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.moneyhelper.org.uk%2Fpensions&data=05%7C01%7CRetirementAccountClaims%40scottishwidows.co.uk%7C4a6a2c3b12754282171708dbc963a3bb%7C3ded2960214a46ff8cf4611f125e2398%7C0%7C0%7C638325202048821597%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IjEhaWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=zaxGBRtL7Wz85LkGqI9moRG%2FrxiLE%2Fx2STiqH3TJUsc%3D&reserved=0>> .

[jAwMDAiLCJQljoiv2luMzliCJBTil6lk1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=B9cbipZ46rHCehy1pjibn5QzdVoQvbi5uDvUvVlaI5w%3D&reserved=0>](#) .