



A service from



## Getting started

This is a summary of your defined contribution pension options. This is your personal or workplace pension and is based on how much has been paid into your pot.

**This is not a final salary or career average pension.**

You may have more than one defined contribution pension pot. You can choose different options for each pot. Ask your provider if your pension has any special features or restrictions. This will help you to decide on an option. For example, you may have a guaranteed annuity rate. This could provide a higher income than annuities offered by other providers.

Most people are eligible for the State Pension paid by Government. If you're not already claiming the State Pension, you can go to the [GOV.UK](https://www.gov.uk) website for information on how to apply for your State Pension statement. Contact the International Pension Centre on +44 191 218 7777 if you live abroad.

## What you'll find on the MoneyHelper website

The MoneyHelper website explains your pension options and how to make the best use of your money. Before you decide on a pension option go to [moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension) for detailed information about:

- Tax you pay on your pension
- Working out how much money you'll have now and in retirement
- Planning how long your money needs to last
- How your pension could affect your entitlement to benefits
- How to avoid a pension scam

If you can't use our website you can get pensions help from the

MoneyHelper Pension Guidance Helpline or call Citizens Advice to find your nearest Pension Wise location (see 'Further free and impartial guidance').

The information in this document only applies to UK taxpayers with UK-based pensions. For information on tax when living abroad go to our website, [moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/moving-living-and-retiring-abroad](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/moving-living-and-retiring-abroad)

# The 6 options discussed in the appointment

## 1. Retire later or delay taking your pension pot

You don't have to take money from your pot straight away. You can leave your money invested and take it when you're ready. Your pot could grow further and give you a larger amount of money to last for a shorter amount of time. You may also have greater choice in the future if pension providers introduce new products.

## 2. Get a guaranteed retirement income (annuity)

This is an insurance policy you buy to give you a guaranteed income, normally for the rest of your life or for a fixed number of years. You can take up to 25% of your pot tax free before you buy an annuity. There are different types of annuities and it's important you buy the right one for you.

## 3. Get a flexible retirement income (pension drawdown)

You can take up to 25% of your pot tax free. The rest is invested to give you a taxable income. You decide how much you take out each year and how long you want your money to last. The value of your pot can go up or down depending on your investment choices. Pension providers may describe this option as 'pension drawdown'.

## 4. Take your pension as a number of lump sums

Your pot stays where it is and you take smaller lump sums over time. 25% of each amount you take out is tax free and the rest is taxable. You can spread the lump sums out over multiple tax years which could mean you pay less tax. Pension providers may describe this option as 'Uncrystallised Funds Pension Lump Sum' (UFPLS).

## 5. Take your whole pension in one go

You can take your whole pension in one go. 25% is tax free and the other 75% is taxed along with any other income you have, eg from work, savings or investments.

## 6. Mix your options

You can mix your options, eg use some of your pot to get a flexible retirement income and some to buy a guaranteed retirement income (annuity). If you have more than one pot, you can choose different options for each one, eg delay taking one pension pot and take a number of lump sums from another.

You may pay emergency tax when you take money from your pot. You can claim this back from HM Revenue and Customs – search for ‘tax refund’ on GOV.UK or phone 0300 200 3300 (+44 135 535 9022 if you’re outside the UK).

You can find out more about the 6 options on [moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/pension-pot-options](https://moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/pension-pot-options).

# 1. Retire later or delay taking your pension pot

## Key facts

1. While the money stays in your pot you don't pay tax on it.
2. It's up to you when you take the money out – the earliest is usually aged 55, unless you have a serious illness. The earliest age you can access your pension pot is increasing to age 57 on 6 April 2028.
3. If someone contacts you unexpectedly about getting money out of your pot before you're 55, it's nearly always a pension scam.
4. You can also still pay into your pot but there may be restrictions. If you're an employee your employer might continue to make contributions too.
5. Money left in your pot can be passed on when you die.

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## Next steps



### Questions to ask your provider:

- Do I have to take the money by a certain date?
- What are the fees for delaying taking my pension pot?
- How much is the pot likely to grow or go down each year?
- How is the money invested and can I change this if I want?
- How much can I still pay in?
- Does my pot have any special features like a guaranteed annuity rate?
- Do you have up-to-date details of who I want to leave my pot to (my 'beneficiary') when I die?



### Go to our website for more guidance on:



[Retiring later or delaying taking your pension pot](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-)  
[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-)

pension/retiring-later-or-delaying-taking-your-pension-pot

## 2. Get a guaranteed retirement income (annuity)

### Key facts

1. This is a type of insurance product which gives you a guaranteed income.
2. You can shop around for an annuity – you don't have to buy one from your current pension provider.
3. You can buy an annuity for a fixed term or for the rest of your life.
4. You can normally take up to 25% of your pot tax free – if you do this you must buy an annuity with the remaining 75% or use one of the other options.
5. If you're currently receiving a pension income it's likely that you've already bought an annuity or are taking an income from a final salary or career average (defined benefit) pension.
6. There are many different types of annuity and it's important you get the right one for you.

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### Next steps



#### Questions to ask your provider:

- Does my pot have any special features like a guaranteed annuity rate?
- Do I qualify for an enhanced or impaired annuity? You'll need to tell your provider if you smoke or have a medical condition
- Which types of annuity do you offer?



## Go to our website for more guidance on:

- ➔ [The different types of annuity](#)  
[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/guaranteed-retirement-income-annuities-explained#types-of-annuity](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/guaranteed-retirement-income-annuities-explained#types-of-annuity)
- ➔ [Why it's important to be upfront about your health](#)  
[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/guaranteed-retirement-income-annuities-explained#enhanced-annuities](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/guaranteed-retirement-income-annuities-explained#enhanced-annuities)
- ➔ [Understanding how much tax you may pay on your annuity income](#)  
[moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions/a-guide-to-tax-in-retirement#defined-contribution-pensions](https://moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions/a-guide-to-tax-in-retirement#defined-contribution-pensions)
- ➔ [Pension recycling tax laws](#)  
[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/guaranteed-retirement-income-annuities-explained#can-you-continue-contributing-to-a-pension-if-you-purchase-an-annuity](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/guaranteed-retirement-income-annuities-explained#can-you-continue-contributing-to-a-pension-if-you-purchase-an-annuity)
- ➔ [Shop around for annuities using our online tool, to help you get the best deal](#)  
[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/compare-annuities](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/compare-annuities)



## 3. Get a flexible retirement income (pension drawdown)

### Key facts

1. You get an income from your pot which is taxable. You decide how much to take out and when, and how long you want it to last. This option is known as 'pension drawdown'.
2. You move your pot to a pension drawdown product, then you can normally take up to 25% of your pot tax free and the remaining funds are invested. You can decide how much and how often you want to draw money from the pot.
3. Your provider will ask you how you want to invest your remaining pot when you move into pension drawdown. You will either need to choose your own investments, i.e. ones that match your attitude to risk and objectives for your money, or some providers will offer you to choose from simple ready-made investment options which are linked to your retirement plans (these are called Investment Pathways). You could also use a financial adviser to help you choose.
4. An investment pathway is a ready-made investment option, which simplifies the decision of how to invest your remaining pension pot after you've taken your tax-free lump sum.
5. As with all investments, the value of your pot can go up or down.
6. You may be able to keep paying into another pension after you take money out, but you could pay tax on contributions over £10,000 a year (known as the 'money purchase annual allowance').

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### Next steps



#### Questions to ask your provider:

- Do you offer pension drawdown?
- Will I have to pay any fees, eg each time I take a payment?
- How much could my pot grow or go down? Some providers now offer products which include guarantees
- Will you charge me a fee if I move my pot to a provider that offers this

option?

- Does my pot have any special features like a guaranteed annuity rate?



## **Go to our website for more guidance on:**



### **Pension Drawdown**

[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/what-is-flexible-retirement-income-pension-drawdown](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/what-is-flexible-retirement-income-pension-drawdown)



### **How pension drawdown works**

[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/what-is-flexible-retirement-income-pension-drawdown#How-pension-drawdown-works](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/what-is-flexible-retirement-income-pension-drawdown#How-pension-drawdown-works)



### **Shopping around – Our investment pathways tool which will help you shop around the market to get the best deal**

[comparison.moneyhelper.org.uk/en/tools/drawdown-investment-pathways](https://comparison.moneyhelper.org.uk/en/tools/drawdown-investment-pathways)



### **How much tax you would pay on any money you're planning to take out**

[moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions/a-guide-to-tax-in-retirement#defined-contribution-pensions](https://moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions/a-guide-to-tax-in-retirement#defined-contribution-pensions)



### **Getting financial advice**

[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)



### **Pension recycling tax laws**

[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/what-is-flexible-retirement-income-pension-drawdown#Pension-recycling](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/what-is-flexible-retirement-income-pension-drawdown#Pension-recycling)

## 4. Take your pension as a number of lump sums

### Key facts

1. Instead of taking your whole pension in one go, you take smaller lump sums over time. 25% of each lump sum you take out is tax free and the rest is taxable.
2. You can only use this option if you have not already taken the maximum tax-free lump sum allowable from other pensions. From 6 April 2023 the maximum amount most people can take as a tax-free lump sum is £268,275 unless certain protections apply.
3. 75% of the lump sum of cash you take will get taxed along with any other income you have, eg from work, savings or investments.
4. You're likely to be involved in choosing and managing your investments.
5. You can spread the lump sums out over multiple tax years to reduce your income which could mean you pay less tax.
6. Providers may describe this option as 'Uncrystallised Funds Pension Lump Sum' (UFPLS).
7. You may be able to keep paying in after you take money out but you could pay tax on contributions over £10,000 a year (known as the 'money purchase annual allowance').

If you invest your pot into pension drawdown, you won't be able to take any more tax-free cash and can't use this option.

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### Next steps



#### Questions to ask your provider:

- Do you offer 'Uncrystallised Funds Pension Lump Sum' (UFPLS)?
- Will you charge me a fee if I move my pot to a provider that offers this option?
- Does my pot have any special features like a guaranteed annuity rate?



## Go to our website for more guidance on:



### Shopping around for quotes from other providers

[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/shopping-around-for-pension-income-products-at-retirement](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/shopping-around-for-pension-income-products-at-retirement)



### Finding out how much tax you would pay on any money you're planning to take out

[moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions/a-guide-to-tax-in-retirement#defined-contribution-pensions](https://moneyhelper.org.uk/en/pensions-and-retirement/tax-and-pensions/a-guide-to-tax-in-retirement#defined-contribution-pensions)



### Getting financial advice

[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)

## 5. Take your whole pension in one go

### Key facts

1. If you take your whole pension in one go 25% is tax free and the remaining 75% is taxable.
2. The money from your pot will be added to any other income you have over the tax year.
3. Adding a large cash sum to your income could put you in a higher tax band.
4. You can take up to 3 small pots of up to £10,000 without it counting towards your annual or lifetime tax allowance.
5. Taking your whole pension in one go could affect your entitlement to benefits.
6. You may be able to keep paying in after you take money out but you could pay tax on contributions over £10,000 a year (known as the 'money purchase annual allowance').

You should think about this option carefully. Once you've taken the money out you can't change the decision and you lose the tax-free status it had while in your pot.

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### Next steps



#### Questions to ask your provider:

- Can I take my whole pension in one go?
- Will you charge me a fee if I move my pot to a provider that offers this option?
- Can I cash in my pension under the small pots rule? (Ask if your pot is under £10,000)



## Go to our website for more guidance on:

- ➔ [How much income you'll need in future years of retirement](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/checklist-things-to-do-as-retirement-approaches)  
moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/checklist-things-to-do-as-retirement-approaches
- ➔ [How much tax you would pay if you took your whole pension in one go](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/taking-your-whole-pension-in-one-go#things-to-think-about)  
moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/taking-your-whole-pension-in-one-go#things-to-think-about
- ➔ [Speaking to a financial adviser first if you want to reinvest the money](https://moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/do-you-need-a-financial-adviser)  
moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/do-you-need-a-financial-adviser
- ➔ [How to avoid a pension scam](https://moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam)  
moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam
- ➔ [Your pension when you die](https://moneyhelper.org.uk/en/pensions-and-retirement/pension-problems/pensions-after-death)  
moneyhelper.org.uk/en/pensions-and-retirement/pension-problems/pensions-after-death

## 6. Mix your options

### Key facts

1. You can mix your options, eg use some of your pot to get a flexible retirement income (pension drawdown) and some to buy a guaranteed retirement income (annuity).
2. Not all providers offer all the options.
3. If you have more than one pot, you can use different options for each pot, eg delay taking one pot and take a number of lump sums from another.

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### Next steps



#### Questions to ask your provider:

- Which pension options do you offer?
- Can I mix some of the options together?
- Will you charge me a fee if I move my pot to a provider that offers the options I want?



#### Go to our website for more guidance on:

- ➔ All the pension options to see which ones are right for you  
[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/your-options-for-using-your-defined-contribution-pension-pot](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/your-options-for-using-your-defined-contribution-pension-pot)
- ➔ Speaking to a financial adviser – mixing different options can be complicated  
[moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/do-you-need-a-financial-adviser#pensions](https://moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/do-you-need-a-financial-adviser#pensions)
- ➔ Shopping around for the best deal – you don't have to stay with your current provider  
[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/shopping-around-for-pension-income-products-at-retirement](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/shopping-around-for-pension-income-products-at-retirement)

# Tax when your pension pot is inherited

- Q The following tax rules apply to delaying taking your pension pot, taking your pension as a number of lump sums, and getting a flexible retirement income (pension drawdown).

## You die before 75

There's no tax to pay if the person you leave your money to (your 'beneficiary') claims it within 2 years. They can take a lump sum or get an income from it.

## You die at 75 or over

Your beneficiary will pay Income Tax on lump sums and any income they take from the investments. They'll usually pay tax on a UK pension even if they live abroad.

They may have to pay extra tax on amounts over the Lifetime Allowance (£1,073,100 2023/24). They'll usually pay tax on a UK pension even if they live abroad.

- Q The following tax rules apply to certain types of annuity which you can pass on when you die.

## You die before 75

Any income or lump sum payments are tax free.

## You die at 75 or over

If you have a fixed-term annuity – one that stops paying at the end of a set period of time – or a joint annuity, your spouse or partner pays tax on the income.

If you have a capital or value protected annuity – one where your beneficiary inherits a lump sum from your pot minus any annuity payments you received before you died – they pay Income Tax on the amount. They'll usually pay tax on a UK pension even if they live abroad.



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## The following tax rules apply to taking your whole pension in one go

No matter when you die the money you pass on is part of your estate (money, property and possessions).

Inheritance Tax is payable if your estate is worth more than £325,000 when you die. This is called the 'Inheritance Tax threshold' and can be worth up to £650,000 for married couples or civil partners. The standard rate is 40%.

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### Next steps



#### **Things to consider:**

- Think about how you want to leave money behind.
- Think about the most tax-efficient way of leaving your money – you can speak to a financial adviser for help with this.



#### **Questions to ask your provider:**

- Do you have up-to-date details of who I want to leave my money to (my 'beneficiary') when I die?



#### **Go to our website for more guidance on:**



##### **Inheritance tax**

[moneyhelper.org.uk/en/family-and-care/death-and-bereavement/a-guide-to-inheritance-tax](https://moneyhelper.org.uk/en/family-and-care/death-and-bereavement/a-guide-to-inheritance-tax)

# Watch out for pension scams

Your pensions are valuable. Scammers are out to take your pension money. Here's some warning signs to look out for to keep you one step ahead of the fraudsters:

- Scammers often contact you out of the blue. This is often by social media or website pop-up adverts, text, email, post or phone. You might be asked to provide your phone number and you'll receive a call back by an 'adviser'. They might offer 'FREE PENSION REVIEWS', upfront cash incentives, one-off investments, 'legal loopholes' or 'government initiatives'. Ignore all unexpected contact or adverts about pensions even if the person seems friendly and professional and knows some information about you.
- Just so you know, the government has banned cold calling by phone about pensions. If someone calls you out of the blue about your pension, the call is illegal and likely to be a fraudster. You should end the call immediately and alert the Information Commissioner's Office (ICO) – [ico.org.uk/make-a-complaint/nuisance-calls-and-messages](https://ico.org.uk/make-a-complaint/nuisance-calls-and-messages)
- A slick website or glossy marketing material does not mean a firm is safe to deal with even if it looks genuine. Check if the firm you are dealing with is genuine by contacting the Financial Conduct Authority (FCA) before giving any personal information away. You can contact the FCA on 0800 111 6768 or [www.fca.org.uk](https://www.fca.org.uk)
- Take your time. Never be rushed into making a decision. Scammers sometimes say offers are time limited and will pressurise you into making quick decisions. They may even send documents to you by courier – you should never rush a decision about your pension money.
- They may tell you your money would be safer if it was moved or cashed in, sometimes impersonating an official from a regulatory authority, your bank or the Fraud Squad for example.
- It's likely to be a scam if someone says they can help you access your pension money before 55 or offers you an investment described as 'unique', 'overseas', 'environmentally friendly', 'ethical' or in a 'new' industry.

Once you've transferred your pension money into a scam, it's too late. You could lose all your money and face a tax charge up to 55%. Your provider may also charge you fees.

If you think you've been the victim of a pension scam call Action Fraud on 0300 123 2040 (+44 300 123 2040 from outside the UK) or report it on their website [www.actionfraud.police.uk/reporting-fraud-and-cyber-crime](https://www.actionfraud.police.uk/reporting-fraud-and-cyber-crime). Action Fraud is the fraud and internet crime reporting centre for England, Wales and Northern Ireland. If you're in Scotland report to Police Scotland directly by phoning 101.



## **Go to our website for more guidance on:**



[How to spot a pension scam and what to do if you've been scammed](https://moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam)  
[moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam](https://moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam)

# Further information on Pension Tax Rules

## Lifetime Allowance

The Lifetime Allowance (LTA) is a limit on the total amount of pension benefits you can accumulate over your lifetime, without incurring additional tax charges when benefits are paid out or on reaching age 75.

Most people are not affected by this as it only applies where the value of all your pension pots is over £1,073,100, which is the limit for the tax year ending 5 April 2024.

The LTA tax charges were removed from 6 April 2023, and the LTA will be removed completely from 6 April 2024.

When certain payments are made from a pension scheme, a check is completed, to see if you have any remaining lifetime allowance. There can also be checks when an individual reaches age 75. If there isn't enough allowance left, then a tax charge was payable. Although the LTA tax charge has been removed, Income tax may still be payable.

From 6 April 2023 the maximum amount most people can take as a tax-free lump sum is £268,275 unless certain protections apply.

You could consider taking specialist pension advice from a regulated financial adviser if you want advice, or you can get further information on our website [moneyhelper.org.uk/en/pensions-and-retirement/building-your-retirement-pot/lifetime-allowance-for-pension-savings](https://moneyhelper.org.uk/en/pensions-and-retirement/building-your-retirement-pot/lifetime-allowance-for-pension-savings) or call the MoneyHelper Pension Helpline 0800 011 3797.

## Money Purchase Annual Allowance (MPAA)

Some of the pension payment options will limit your ability to receive tax relief on any future contributions you (or your employer) pay. Before you make a final decision on withdrawing money you should consider that taking your pension as a number of lump sums, cashing in pots worth more than £10,000, taking money from a pension drawdown plan and setting up a fixed term annuity reduce the total amount of tax relief you'll receive on pension contributions to a Defined Contribution pension from £60,000 per annum to £10,000 per annum.

Buying a lifetime annuity does not trigger the MPAA. Nor does only taking tax-free cash when setting up a pension drawdown plan. It is only when you draw taxable money from the pension drawdown plan that the MPAA is triggered.

## Pension Recycling

If you're planning to take your tax-free lump sum when buying a guaranteed or flexible retirement income and pay into the same pension pot or another one, you need to be aware of 'pension recycling' laws. These rules do not apply to taking your pension as a number of lump sums or taking your whole pension in one go.

It could be pension recycling if you intend to use the tax-free lump sum to pay into a pension to get tax relief.

The rules can result in you paying 55% tax on the whole tax-free lump sum. Pension recycling will not normally be applicable where the total tax-free cash taken from all your pots in a 12 month period is under £7,500. If you are taking tax-free cash over this amount you could consider taking financial advice if you're thinking of increasing your pension contributions within 2 tax years before or after taking the lump sum.

For more information see: [gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm133810](https://gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm133810).

## Feedback and complaints

### Feedback about Pension Wise

You can email Pension Wise at [contact.pensionwise@moneyhelper.org.uk](mailto:contact.pensionwise@moneyhelper.org.uk).

You can also write to us by post:

Pension Wise  
Money and Pensions Service  
120 Holborn  
London EC1N 2TD

Where possible please include your booking reference number (you'll find this in your appointment confirmation email).

### Complaints

If you have a complaint about Pension Wise, please email [complaints.pensionwise@moneyhelper.org.uk](mailto:complaints.pensionwise@moneyhelper.org.uk) or use the [complaints form](#).

We'll let you know when we've received your complaint and aim to give a full response within 20 working days. If we can't do this (e.g. if we need more time to investigate your complaint) we'll let you know the reason for the delay and when you can expect a response.

## Additional resources on the MoneyHelper website which may interest you

### MoneyHelper

Pension Guidance helpline

Phone: 0800 011 3797

From overseas: +44 20 7932 5780

For self-employed: 0345 602 7021

Money Guidance helpline

Phone: 0800 138 7777

Welsh: 0800 138 0555

From overseas: +44 20 3553 2279

Money Navigator Tool

[moneyhelper.org.uk/en/money-troubles/coronavirus/money-navigator-tool](https://moneyhelper.org.uk/en/money-troubles/coronavirus/money-navigator-tool)

Annuity Comparison Tool

[comparison.moneyhelper.org.uk/en/tools/annuities](https://comparison.moneyhelper.org.uk/en/tools/annuities)

Retirement adviser directory

[moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/use-our-tool-to-find-a-retirement-adviser](https://moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/use-our-tool-to-find-a-retirement-adviser)

Pension Drawdown Investment Pathways Tool

[comparison.moneyhelper.org.uk/en/tools/drawdown-investment-pathways](https://comparison.moneyhelper.org.uk/en/tools/drawdown-investment-pathways)

Retirement budget planning

[moneyhelper.org.uk/en/pensions-and-retirement/building-your-retirement-pot/check-the-progress-of-your-pension-and-retirement-savings](https://moneyhelper.org.uk/en/pensions-and-retirement/building-your-retirement-pot/check-the-progress-of-your-pension-and-retirement-savings)

Pension calculator

[moneyhelper.org.uk/en/pensions-and-retirement/pensions-basics/use-our-pension-calculator](https://moneyhelper.org.uk/en/pensions-and-retirement/pensions-basics/use-our-pension-calculator)

Managing your money in uncertain times

[moneyhelper.org.uk/en/money-troubles](https://moneyhelper.org.uk/en/money-troubles)

Financial abuse

[moneyhelper.org.uk/en/family-and-care/talk-money/financial-abuse-spotting-the-signs-and-leaving-safely](https://moneyhelper.org.uk/en/family-and-care/talk-money/financial-abuse-spotting-the-signs-and-leaving-safely)

For general pension queries and complaints, including help avoiding pension scams and saving into a pension scheme. Debt and borrowing, budgeting and managing money, saving and investing, pensions and retirement, work and redundancy, benefits, births, deaths and family, insurance, homes and mortgages, care and disability, cars and travel.

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## Other trusted sources of free and impartial guidance

### **Citizens Advice**

England & Wales

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Phone:

0800 144 8848 (England)

0800 702 2020 (Wales)

Northern Ireland

[www.citizensadvice.org.uk/about-us/northern-ireland/](http://www.citizensadvice.org.uk/about-us/northern-ireland/)

Scotland

[www.cas.org.uk](http://www.cas.org.uk)

Phone: 0800 028 1456

For debt, social care, state benefits, employment rights, consumer rights, relationships, housing, discrimination and tax.

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### **Pensions and Lifetime Savings Association (PLSA)**

[retirementlivingstandards.org.uk](http://retirementlivingstandards.org.uk)

To help savers think in a practical way about the kind of lifestyle they might lead in retirement.

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### **Pensions Ombudsman**

[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

Phone: 0800 917 4487

Complaints about the maladministration of pensions.

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## Financial Ombudsman

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Phone: 0800 023 4567

Complaints about the sales and marketing of pensions.

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## Action Fraud

[www.actionfraud.police.uk](http://www.actionfraud.police.uk)

Phone: 0300 123 2040

For information on scams or to report a scam.

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## HM Revenue and Customs

[www.gov.uk/contact-hmrc](http://www.gov.uk/contact-hmrc)

Phone: 0300 200 3300

Self Assessment, tax credits, child benefit, income tax, national insurance, tax for employers, VAT and other guidance.

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## Financial Conduct Authority (FCA)

[www.fca.org.uk](http://www.fca.org.uk)

Phone: 0800 111 6768

Useful information on scams

Check the FCA register to see if a firm or adviser is regulated

[www.fca.org.uk/register](http://www.fca.org.uk/register)

Check list of unauthorised schemes and individuals to avoid

[www.fca.org.uk/scamsmart/warning-list/search](http://www.fca.org.uk/scamsmart/warning-list/search)

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## GOV.UK

[www.gov.uk](http://www.gov.uk)

[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)  
[www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)  
[www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)  
[www.gov.uk/estimate-income-tax](http://www.gov.uk/estimate-income-tax)  
[www.gov.uk/tax-on-pension/tax-when-you-live-abroad](http://www.gov.uk/tax-on-pension/tax-when-you-live-abroad)  
[www.gov.uk/tax-uk-income-live-abroad/taxed-twice](http://www.gov.uk/tax-uk-income-live-abroad/taxed-twice)  
[www.gov.uk/government/organisations/hm-revenue-customs/  
contact/income-tax-and-capital-gains-tax-enquiries-for-non-uk-  
residents](http://www.gov.uk/government/organisations/hm-revenue-customs/contact/income-tax-and-capital-gains-tax-enquiries-for-non-uk-residents)

Phone:

0800 731 0175 (Future Pension Centre)

0800 731 0193 (Pension Tracing Service)

State pension, tracing a pension, tax credits, births, deaths, marriages, divorce, lasting power of attorney, employment & self-employment, childcare and parenting, disabled people, housing and Local services, money and tax, passports, travel and living abroad.

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## **MIND**

[www.mind.org.uk](http://www.mind.org.uk)

Phone: 0300 123 3393

Types of mental health problems, where to get help, medication and alternative treatments and advocacy.

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## **Samaritans**

[www.samaritans.org](http://www.samaritans.org)

Phone: 116 123 (UK)

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Samaritans offer a safe place for people to talk any time they like, in their own way – about whatever's getting to them. They don't have to be suicidal to get in touch.

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## **Alzheimers Society**

[www.alzheimers.org.uk](http://www.alzheimers.org.uk)

Phone: 0333 150 3456

Dementia, daily living, help with care, staying independent, legal and financial.

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## Privacy Notice

Information on how MoneyHelper collects, processes and stores your data, and information on your rights in relation to the data we hold can be found at [moneyhelper.org.uk/privacy](https://moneyhelper.org.uk/privacy).