A lot of pension providers require that the transferring member has an appointment with Pension Wise before they agree to transfer the funds out.

We feel that if you say that you opt out from receiving this guidance they may see it as a red flag and therefore recommend that you book an appointment with them.

I have included some information below that explains how to book it. The appointment is free of charge. As there is a long waiting time I would suggest booking it as soon as possible.

*The purpose of this guidance is to help identify common risks involved in transfers, highlight the dangers of pension scams, and to allow you to consider whether to proceed with your transfer.*

*You can book your ‘Pension Safeguarding Guidance’ appointment with MoneyHelper at:* [*www.moneyhelper.org.uk/pension-safeguarding*](http://www.moneyhelper.org.uk/pension-safeguarding)*. Or call: 0800 015 4906 for free or, if you’re overseas, +44 20 7932 5780 (international charges may apply), The booking lines are open Monday to Friday, 9am to 5pm (UK time).*

*After your MoneyHelper guidance session, you will receive correspondence from MoneyHelper with* ***a unique reference number.***

Please provide this reference number to us.