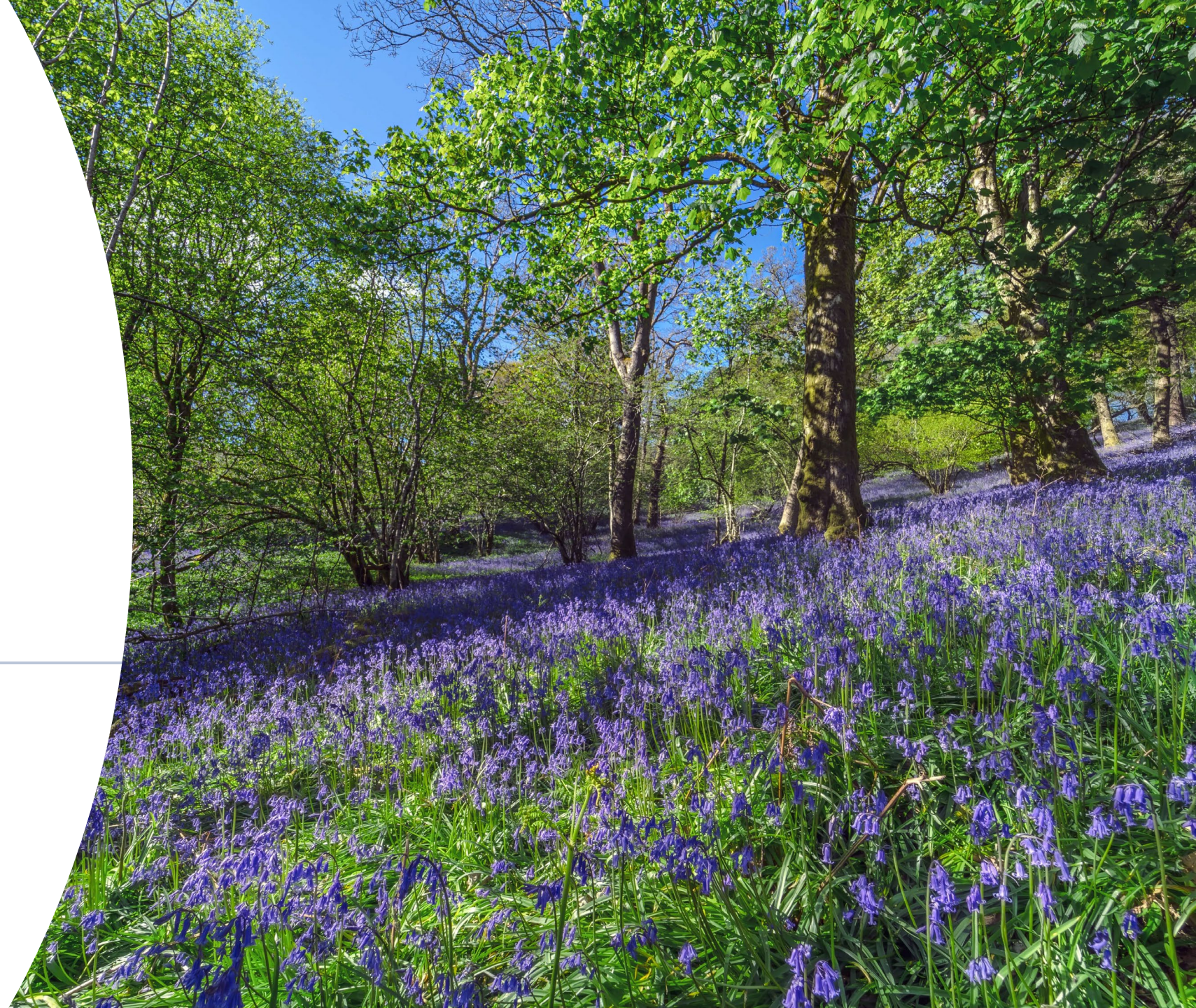




# **Pension Works**

**Pension  
HealthCheck  
Brochure**





# Pension HealthCheck

**This is a great solution for all Defined Contribution enquiries.**

We provide you with a trusted route to help these clients receive financial advice.

It takes just **2 minutes** to submit a case to us, via our Introducer Portal.

Our **pension HealthCheck** is a telephone based advice service, which helps clients make the most of their retirement. We will assess their pensions and provide recommendations to help them reach their goals.

This service aims to:

- Reduce ongoing charges
- Consolidate plans
- Improve performance
- Align investments with the client's attitude to risk



# Trusted, Ethical and Transparent

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You can be confident that advice is delivered to the highest industry standard with clear, simple and jargon-free language.

Our team of pension experts are directly employed by Pension Works, fully authorised and regulated by the Financial Conduct Authority.

# Independent Advice

Pension Works offer a whole of market approach to advice.

We work with a huge variety of the most reputable pension providers and have access to all their products.



# Our Approach

## Our Commitment to You

- To process the case with 100% diligence and ensure a fast turnaround
- To provide qualified independent advice that is only ever in the best interest of the client
- All customers will receive the same 5\* Trustpilot service

## Client Criteria

- Minimum combined £15,000 in private pensions
- UK resident



# Client Journey

## 1. Initial Engagement

At the start of the process we take the time to explain everything to the client, as well as issuing our Terms of Business, which includes an overview of our charges. We also ask the client to digitally sign our Letter of Authority.

## 2. Information Gathering

We will contact the pension providers to gather all relevant scheme information. We will also ask the client to complete our online fact find and attitude to risk forms.

## 3. Fact Find Meeting

Once the advice fee has been paid, we will book a telephone call with one of our Client Consultants, who will then assess the client's retirement aims and objectives.

## 4. Advice Stage

After thorough analysis of all available options in the marketplace, the advice report will then be produced determining the most appropriate outcome. Our advice will either be to move the pension(s) if we feel there is a more suitable plan, or to retain the pension if we believe it meets their requirements.

## 5. Implementation

Should a switch be recommended and the client wishes to proceed, we will seek instructions during the advice call to implement these changes.

## 6. Ongoing Advice

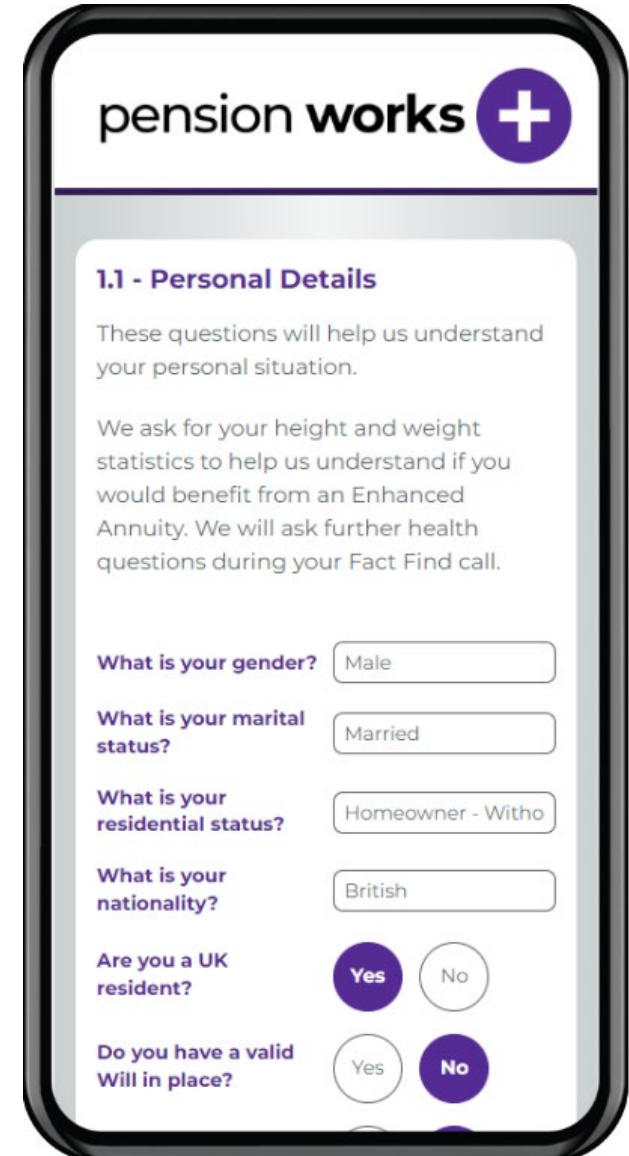
Pension Works will provide ongoing advice to the client.

# Online Information Gathering

To make our process as streamlined as possible, all clients are directed to our online Fact Find and Attitude to Risk forms.

These simple forms are completed before the Fact Find call.

Collecting this information early, allows us to get a full picture of the client's circumstances, meaning we can minimise the time they spend on the Fact Find call.



The screenshot shows a mobile app interface for 'pension works'. At the top, the logo 'pension works' is displayed next to a purple circle containing a white plus sign. Below the header, the section is titled '1.1 - Personal Details'. A paragraph explains that these questions help understand the user's personal situation and that height and weight statistics are used to determine if an Enhanced Annuity would be beneficial. Further health questions are mentioned for the Fact Find call. The form contains six questions with input fields or radio buttons:

- What is your gender?** Input field with 'Male' selected.
- What is your marital status?** Input field with 'Married' selected.
- What is your residential status?** Input field with 'Homeowner - Witho' selected.
- What is your nationality?** Input field with 'British' selected.
- Are you a UK resident?** Radio buttons for 'Yes' (selected) and 'No'.
- Do you have a valid Will in place?** Radio buttons for 'Yes' and 'No' (selected).

# Our Fees

Should a switch be recommended, and the client proceeds, Pension Works will charge the client an implementation fee of 1%.

Advice Fee	£399 + VAT
Implementation Fee	1%
Minimum Implementation Fee	£150
Maximum Implementation Fee	£9,950

Fund Value	Introducer Pay Away
£15,000 - £49,999	£100
£50,000 +	£250

**Please note:** Referral fees are only paid upon receipt of the implementation fee, should there be no implementation required, there will be no referral fee due.



# Ongoing Service

When you refer a Defined Contribution client to us, we will keep them for ongoing advice.

We appreciate that some clients require more support than others or equally want greater insight into their plans, that is why we offer two different types of service to meet those needs.

These are called **Essential** and **Premier** which are very competitively priced for what they offer. Details of these can be seen on the table opposite.

Level	Essential	Premier
<b>Minimum Pension Value</b>	<b>£15,000</b>	<b>£100,000</b>
Cost	0.50%	0.75%
Annual Review Report	✓	✓
Annual Valuation	✓	✓
Portfolio Performance Review	✓	✓
Pension Savings Forecast	✓	✓
Portfolio Asset Allocation Breakdown	✓	✓
Portfolio Risk Profiling	✓	✓
Portfolio Suitability Assessment	✓	✓
Optional Annual Adviser Review Call (Free above £50,000 Pension Value)	£149 per hour	✓
Market Commentary	N/A	✓
Ad hoc Adviser Support	£149 per hour	✓
Implementing Fund Switch	£249	✓
Advice on Additional Contributions	£495	✓
Income Sustainability Modelling	£295	✓
Implement Withdrawal Request	£249	✓
Advice and implementation of withdrawals	£495	✓

# Reviews

## **We love happy clients and are delighted to be rated 'Excellent' on Trustpilot.**

“My experience with Pension Works was brilliant. My adviser was extremely professional and reassuring, he explained everything clearly and made sure I understood the implications of what I was doing during our various conversations. Considering this was my first interaction with any company regarding my pension I have to say it was extremely positive and I'd have absolutely no hesitation in recommending both Andrew and Pension Works in future A+.”

MR LYNCH

“From the initial meeting through until the final follow up my financial adviser, was professional, friendly, thorough and incredibly patient as she talked me through my own situation and the various options I had available, and most importantly not just telling me what I wanted to hear but giving good sound financial advice from her years of expertise in the sector. If you want robust, honest and detailed pension advice this is the person to call.”

MR T CARTER



# FAQs

**Q: How long does it take to refer a client to Pension Works?**

A: You can submit a client via our Introducer Portal in under two minutes.

**Q: How can I get updates on the case?**

A: Via our Introducer Portal.

**Q: What information do I need to provide?**

A: Submitting a case is simple, we only need to know the client's basic personal details: Name, phone number, and email.


**Q: Can you accept higher volumes of referrals?**

A: Our operation is specifically designed to cater for high volumes of referrals whilst maintaining excellent levels of customer service.

**Q: Who is responsible for the advice?**

A: All our Advisers are directly employed by Pension Works and we accept full liability for the Advice that we provide.





# Pension Works

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Pension HealthCheck Introducer Brochure v08.03.23.

