

Preparing for your appointment

You'll get the most from your appointment if you:

- know how much is in your pension pot(s)
- know if your pension has any special features, like a guaranteed annuity rate
- have a state pension statement
- have thought about how much money you'll need in retirement.

You should bring only your most recent paperwork – this will give us more time to discuss your pension options and next steps.

Next steps

After your appointment, you'll receive a written summary of what you discussed along with suggested next steps.

These may include:

- talking to your pension provider about questions you may have
- speaking to a financial adviser
- meeting with organisations like Citizens Advice for help with debt, benefit, housing or employment issues.

How to book a Pension Wise appointment

You can speak to us over the phone or in person in hundred of locations across the UK.

Phone **0800 138 3944** or go to **moneyhelper.org.uk/pensionwise** to book your appointment.



Your guide to Pension Wise



A service from



About Pension Wise

Pension Wise is a free and impartial government service. We can help you understand the different ways you can take your pension pot.

You can speak to us over the phone or face to face in hundreds of locations across the UK.

Our guidance is impartial – we won't recommend any products or companies and won't tell you how to invest your money.

Before you book

You must be aged 50 or over and have a **defined contribution** pension.

The different types of pension

Defined contribution

These are personal or workplace pensions based on how much you and possibly your employer paid into your pot. With these pensions you decide how to take your money out.

Defined benefit

These are also known as 'final salary' or 'career average' pensions and are based on your salary and how long you've worked for your employer. For help with these pensions phone MoneyHelper on **0800 011 3797** or go to **moneyhelper.org.uk/pensions**

About Pension Wise appointments

An appointment is a conversation between you and a pension specialist. You'll talk about the options you have for taking your pension money.

Your appointment will last around 45 to 60 minutes and we will:

- explain your pension options
- explain how each option is taxed
- give you next steps to take.

