

Final Salary Pension Advice

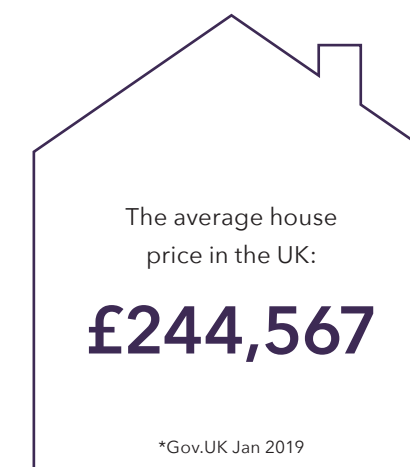


At True Potential Wealth Management, we give impartial and professional financial advice to thousands of people throughout the UK.

Through our use of innovation and cutting-edge technologies, we have created a best of breed approach which gives our clients a superior offering and an expertly informed process throughout. To date, our team of qualified Pension Transfer Specialists have advised over £2.5 billion of Final Salary Pension Transfers.

Up to 4.7 million people could be eligible to transfer their Deferred Final Salary Pension in the UK. However, many of those people are simply not aware of the large transfer values that are on offer to them, due to the complexities involved with understanding their options. Final Salary Pensions may contain valuable guarantees or benefits, so it's vital that these are assessed by a Specialist Team.

True Potential Wealth Management helps explain all of your options and provides you with real-life examples, such as:



Whereas:



About Us

We are part of the highly-successful True Potential Group and offer Wealth Management services to private clients, trustees and businesses throughout the UK.

Key Statistics about the Group

£10.4bn

£10.4 billion held on the True Potential Wealth Platform (as of 20th April 2020)

£145m

The Group had a turnover of £145 million for 2019

£145m

World-first impulseSave® top-up technology has seen over £145 million of new money invested, with a third £10 or less

£48m

The Group had a net profit of £48 million for 2019

1m

Provide products and technology to over 1 million private clients

20%

Close to 20% of all UK Financial Advisers use True Potential planning tools to manage their clients’ investments

Award-Winning

We are proud to have been recognised with a series of major industry awards over the past few years.

Recent Awards won by the Group

City of London Wealth Management Awards
'Public Vote Champions 2020'

European Business Awards
'Ones to Watch 2019'

Schroders UK Platform Awards
'Best Use of Technology 2019 '

European Business Awards
'National Winners of the Chairman Selection 2019'

VouchedFor
'Most Popular Advice Firm 2018 & 2019'

UK Platform Awards
'Best Platform Provider 2018'

Platforum Awards
'Best Adviser Platform for Innovation 2018'

European Business Awards
'European Public Vote Winner 2017/2018'

UK Platform Awards
'Best Platform Provider 2017'

Money Age Awards
'Wealth Management Firm of the Year 2017'

Money Marketing
'Best Use of Technology by an Adviser 2017'



Our Investment Approach

True Potential Portfolios

We acknowledge that there is a risk attached to transferring your Final Salary Pension into a Personal Pension. Where we differ from our competitors is that we strive for an ‘anti-fragile’ approach, as we believe that our Portfolios can adequately deal with fluctuations in the market.

We aim to mitigate risk through a number of ways:

Advanced Diversification

Within the True Potential Portfolios, we are pioneering what we call Advanced Diversification. We bring together world-class multi asset Fund Managers to diversify the Portfolios by asset class, industry, region and investment manager.

World-Class Fund Managers

Our investment partners include the likes of UBS, Allianz and Goldman Sachs Asset Management. Our Investment Committee continually monitor the Fund Managers' performance ensuring that they act appropriately and in investors’ best interests.

Global Reach

With access to more than 10,000 professionals in 250 locations around the world, our expert in-house team makes the investment decisions for our Fully-Managed Investment Portfolios.

Expert Oversight

Our experienced Investment Team, expert Fund Managers and Independent Investment Committee are constantly monitoring the performance of the Portfolios, so that we can react instantly to any changes in the market.



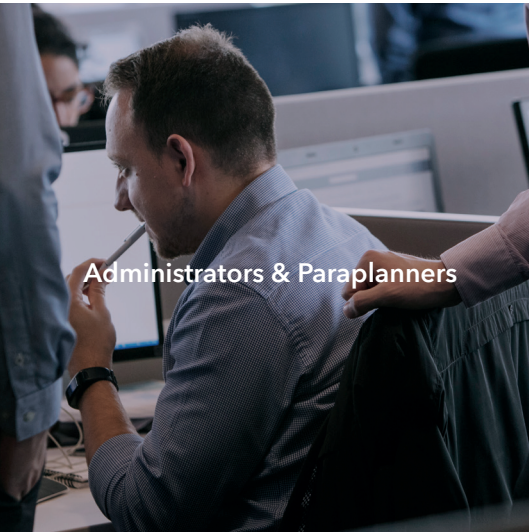
Forming Strong Relationships

Our expertise in Final Salary Pension transfers has allowed us to have the capacity, credentials and the experience to deal with Deferred Pension Scheme Members from a wide variety of business sectors. We recognise that forming strong relationships with businesses and clients can only come from delivering an outstanding service and proposition.

As such, we provide expert advice to all Deferred Pension Scheme Members on a case-by-case basis, taking account of their individual circumstances to ensure that all their needs and objectives are met in an unbiased and professional manner.

Our Capacity

We have an array of impartial professionals to help with your Final Salary Pension requirements.

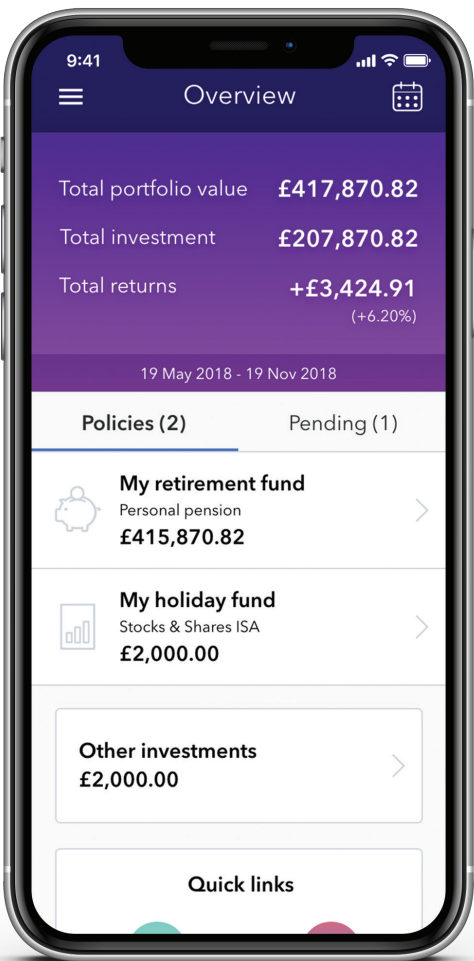


Technology Focused

Embracing technology is in our DNA. We have a team of over 30 in-house developers, enabling us to be responsive to changes in the market. Since our launch in 2007, we have created products which are leading the way in the financial services sector.

impulseSave® from £1







Our world-first top up technology impulseSave® allows you to invest from as little as £1, anytime and on the go. We're helping our clients form the habits of long-term investors with a technology that's unmatched in the financial services industry.



Investments on Demand

We have created a modern way to invest, where you can analyse your investments, adjust your risk profile and top up anytime. This is all contained within your client site, which allows you to track your investments online or on our free mobile app for iOS and Android devices.

Our Client Site enables you to:

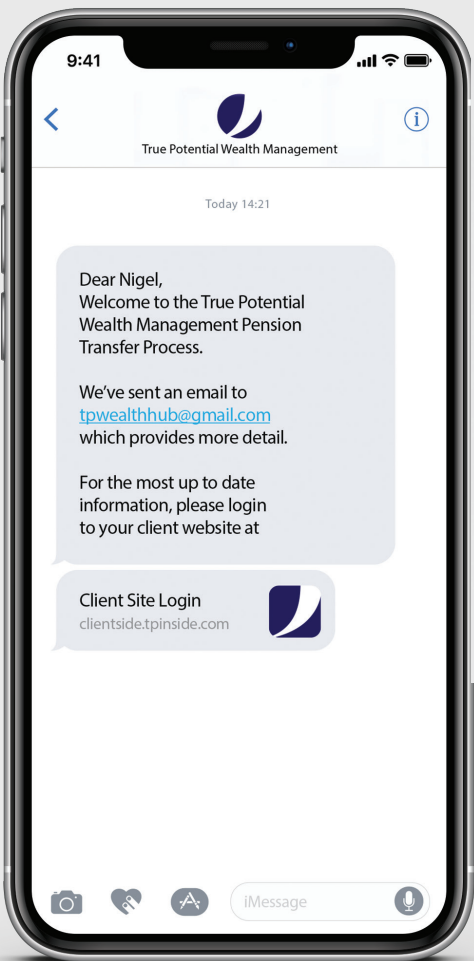
-  View Your Portfolio
-  Track Your Performance
-  Top up Your Investments
-  Manage Your Finances
-  Analyse Your Investments
-  Manage Your Documents

Keeping You Informed

We keep you informed at all times through our effective technology:

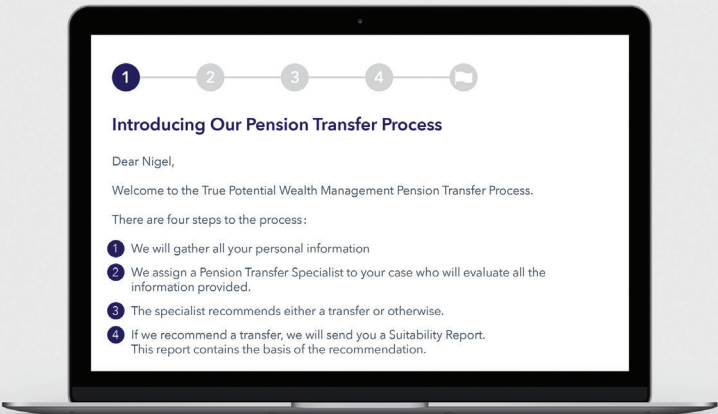
Text and Email Notifications

We send you updates by email and text message throughout the process. That way you can be aware of what stage your case is at.



Track Progress Online

If you have any further queries, our Client Site enables you to communicate with your adviser and further track the progress of your case.



Should you transfer?

By transferring to a personal pension, you could benefit from:

- 1

Potentially large transfer value in exchange for giving up some benefits.
- 2

Freedom to access your money in a more flexible way, accessing it when you want.
- 3

Ability to pass your pension on to your family*

By remaining in your defined benefit scheme you could benefit from:

- 1

A valuable guaranteed income for life.
- 2

Retaining death benefits for spouse and children
- 3

Inflation linked income to keep pace with the cost of living.

Real Life Example*

£22,000 a year when you retire, or £450,000 today?*

Ahmed is 57 and lives in Edinburgh with his long-term partner Sharon who is also 57. They are both in good health and intend to retire when they both reach age 65.

He would like to have the flexibility to access his pension as it is his only source of income in retirement. Ahmed’s pension will offer him **£22,000 per year, or a transfer value of £450,000.**

Whilst the transfer value is attractive, Ahmed has no other assets to rely on in retirement, and therefore retaining the guaranteed income in his final salary pension scheme is the best solution as it will provide him with security in retirement.

Real Life Example*

£29,000 a year when you retire, or £1.2 million today?*

Gregg is 57 and lives in Surrey with his wife Catherine who is 54. They are both in good health, but after working for 38 years in the aviation industry, Gregg is looking to retire now. He would also like to be able to leave inheritance to his family and have a flexible income in retirement.

Gregg’s scheme will offer him **£29,000 per year, or £21,000 per year with a tax free lump sum of £144,000.** However, Gregg was offered a transfer value of £1.2 million and in transferring would receive an extra £113,500 for his tax free lump sum along with the ability to vary his income as he wished. Gregg’s wife and family will now inherit his pension if he dies.

* Based on individual circumstances and may not apply in every case. There may be some valuable guarantees or benefits included within your pension that you would lose if you decide to transfer your pension out of your current scheme.



Transfer Process

Step One

Assessment

Before making any recommendations, we seek to fully understand your pension requirements.

We appreciate that transferring your Final Salary Pension is not an easy decision to make.

That’s why we have a range of professionals who offer honest recommendations that are in your best interests.

Step Two

Decision

After a conversation with one of our impartial professionals, we can then assess your circumstances.

Our Pension Transfer Specialists will gather all the necessary details from you and turn their attention to analysing this information. We will then decide whether we can provide you with advice.

Factors such as your income in retirement, health, lifestyle, age, marital status, life expectancy and retirement date are all considered in this stage.

Step Three

Recommendation

All of our recommendations are explained in a language that’s designed to be understood.

You will receive an individual suitability report disclosing our recommendations. If you have any questions, our Pension Transfer Specialists are available to give you peace of mind.

Step Four

Transfer

It is then up to you if you want to progress with our recommended transfer.

We take care of the Trustees forms.

The only thing that we may require from you is a wet signature.



true potential
wealth management

With investing, your capital is at risk. Investments can fluctuate in value and you may get back less than you invest. Tax rules can change at any time. There may be some valuable guarantees or benefits included within your pension that you would lose if you decide to transfer your pension out of your current scheme. These could affect the overall value of your pension at retirement and must be considered carefully.

The information provided in this promotion is for information purposes only. It should not be considered legal or financial advice in any form.

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