

Key facts about our costs and services



Welcome to Pension Potential

We are Chartered Financial Planners who pride ourselves on providing our clients with professional At Retirement Advice to support them on their retirement journey.

How we will work with you

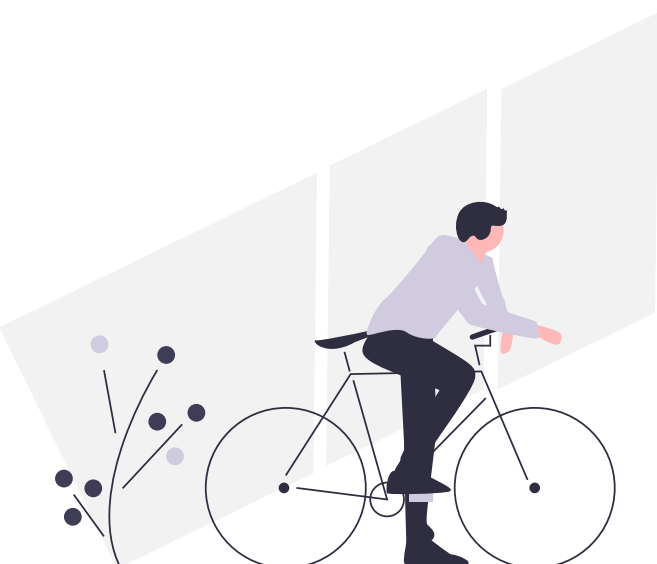
Once you have decided that you are ready to retire, we will work with you to create a focused plan for your retirement, by:

Taking the time to understand your personal and financial situa-

tionIdentifying your retirement needs and ob-

jectivesCarefully researching the market to find the right products and services for

youMaking recommendations which are tailored to your needs



This is a focused advice service designed to **help people who are either at retirement or about to retire in the coming months**. This service will only consider other areas of financial planning if they directly impact on your retirement plans.



Products we advise on

We only advise on the following products.

Retirement planning

- Income in Retirement products, including:
 - Drawdown
 - Annuities

We will not advise you if you are experiencing difficulties managing debts.

Free help and advice about managing your debts is available by contacting the Money and Pensions Service at:



We will only act after we have provided a recommendation and obtained your agreement (i.e. we do not buy and sell funds without your express instructions).

Our recommendations to you will be based upon a comprehensive and fair analysis of the market, but please be aware that our advice is called 'restricted' because we have chosen not to advise on specific investment products which are not relevant to draw-down or annuities.





Important information about our services

How we are paid for our services

Pension Potential is paid by fees from our clients. We disclose what and how we will be paid to our clients before transacting on their behalf.

We charge a fixed fee for our services, not a percentage charge based on how much money you have in your pensions. We believe this is the fairest way to ensure that more people can access good quality at retirement advice. Our typical fees and services are set out in this document.

We accept direct payment by cheque or bank transfer. We do not accept cash or credit cards. We will tell you if it is possible to settle our fees through a deduction from the product(s) we are advising you on.

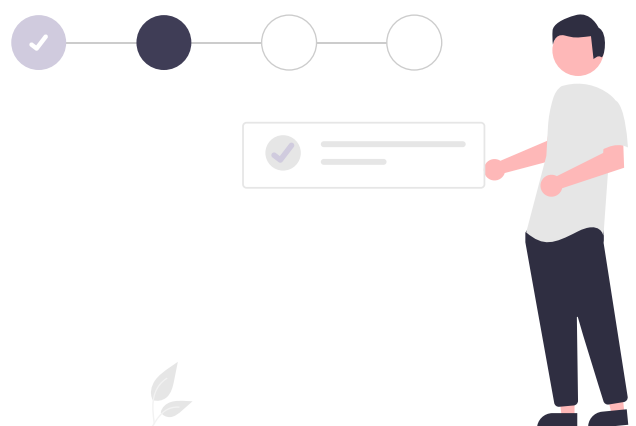
Some services we provide may attract VAT at the relevant rate (currently 20%). We will confirm to you before providing the services if this is the case.

It is possible that other costs, including taxes related to the business we conduct and products we arrange for you, may arise. These costs will not be paid by our firm but borne by you.

Fee agreement

This covers the detail and scope of the services, the costs and how they can be paid. The terms of our service will also be set out in that Agreement.

You will not incur any charges until you have agreed to our fees. However, we are unable to provide you with any advice until you have done so.





Our services and typical fees

At Retirement advice

We provide a focused advice service designed to support people either at the point of retirement or as they approach their final months in work.

Once we have confirmed the details of your requirements and financial position, we will carry out research, make a recommendation and discuss this with you.

Our fees are broken into two parts: advice and implementation. We will charge you £500 for our advice, and then an implementation fee for arranging your pensions and setting you on the path to retirement.

Our implementation fee is 1% of the value of your pensions and the maximum we would ever charge is £3,500 (1% of £350,000).

We will have an initial discussion with you to discuss your needs and circumstances. This conversation will be at no cost to you.

The following table provides more details:

Value of Money Purchase Pensions	Advice Fee	Implementation Fee	Total Fee due
£100,000	£500	£1,000	£1,500
£150,000	£500	£1,500	£2,000
£250,000	£500	£2,500	£3,000

Once your financial plans are in place, it is important that they remain appropriate for your needs.

Keeping track of this will be your responsibility as Pension Potential do not offer an ongoing review service.



Important information

Your data

Before we provide you with our fee agreement, we will process personal data about you. We will use the information you give us in our initial meeting(s) to assess your circumstances and requirements, and whether we can meet them. We are also required to verify your identity and complete anti-money laundering checks before we enter into a contract with you.

A summary of how we will process your personal data can be found here:

pensionpotential.co.uk/privacy-policy



Client money

We do not handle clients' money and we never own the investments that you buy through us. We never accept a cheque made out to us, unless it is in settlement of charges or costs for which we have sent you an invoice, nor do we handle cash.

Conflicts of interest

Pension Potential will always act in the best interests of our clients. To help ensure this, we have a conflicts of interest policy. We can provide a copy of this on request.

Our employees are salaried employees and do not receive commission for the sale or recommendation of products. Employees may receive performance bonuses which are not based on the sale of specific products or services.

The bonus structure is managed through company policies to ensure it does not create conflicts of interest to the fair treatment of our clients.

We have a number of investment solutions that have been designed to meet your needs and objectives and based on our assessment of Risk. We select the most suitable solution for you.

Client categorisation

We will classify you as a retail client for investment and pensions business for the purposes of the FCA Rules. As a retail client, you can request to be re-categorised as an elective professional client. This may be generally, or in respect of a service, type of transaction or product, and is subject to the following:

- All requests for reclassification must be made in writing.
- We will consider such requests on a case by case basis against the criteria set out in the FCA's rules.
- You can elect to be re-classified as a 'retail' client which offers you more protection.
- We will confirm the scope of any reclassification along with the consumer protections you will lose as a result.
- You must keep us informed of any change to your circumstances that could affect your categorisation.

Our regulatory status

Pension Potential is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Reference Number is 121328 and our details can be checked online at the following website: <https://register.fca.org.uk>

Our registered office is 11 Strand, London WC2N 5HR. Registered in England and Wales No. 00873463.



How to complain about our service

If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

This can also be found on our website at:

pensionpotential.co.uk/complaints-policy



If you would like to make a complaint please contact us:

Post: Complaints, The Compliance Officer, Pension Potential, 11 Strand, London, WC2N 5HR

Email: complaints@pensionpotential.co.uk

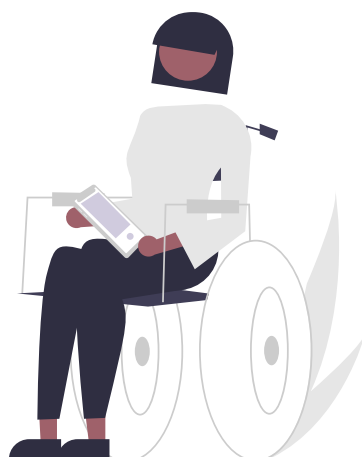
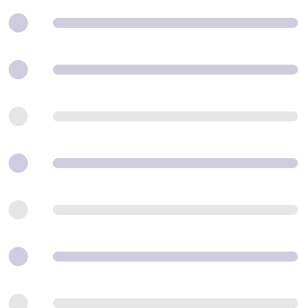
Phone: 020 3327 5500

If we are unable to settle your complaint or you are unhappy with our response, the Financial Ombudsman Service may be able to help. We will explain how at that point.

Further information about the Financial Ombudsman Service is available:

Phone: 0800 0234567

Online: www.financial-ombudsman.org.uk





The Financial Services Compensation Scheme (FSCS)

Pension Potential is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investment and pensions

Investment business is covered for up to a maximum limit of £85,000 as are pensions which are held as an investment.

If you're drawing a set retirement income from an annuity 100% is covered.

Deposits

The deposit compensation limit is £120,000 and £240,000 for joint accounts. There are higher limits for temporary high balances. For details:

www.fscs.org.uk



Insurance

Insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Online: www.fscs.org.uk

Phone: 0800 678 1100 or 020 7741 4100

Address: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY

How to contact us

03330 705650

hello@pensionpotential.co.uk

11 Strand, London WC2N 5HR

pensionpotential.co.uk →

