

better   
retirement

## RETIREMENT ADVICE



# Retirement advice is important

All financial advice is important but retirement advice is the most important type of advice for many people.

Pension freedoms have transformed the way people access their pension pots at retirement, and many people fall into the trap of thinking it is easy and they can make retirement decisions without financial advice. But retirement advice is complex and unique for the following reasons:

- There is a lot at stake so people shouldn't gamble with their pension pots
- It's more complex than it seems and it is easy to make mistakes
- It's difficult to make the right investment decisions
- People can't always trust their own instincts
- Sometimes it is compulsory to take advice

We have been advising clients on all aspects of pensions and retirement income for over 25 years and have a reputation for providing independent and expert financial advice. We work with individual clients, professional introducers and workplace pensions to give advice that is tailored to meet the needs of our clients.

## PENSION FREEDOMS:

Pension freedoms gave people control over their pension pot and the flexibility to convert their pensions into cash and income in any way they wish after the age of 55.

However, freedom comes with responsibility and individuals owe it to themselves and their family to get specialised advice before they make such an important financial decision.

## PENSIONS ADVICE

Better Retirement advises on all aspects of pensions, including:

- Retirement planning advice
- Annuity broking
- Pension drawdown advice

Our fully qualified and expert advisers will make sure the best advice is given and best outcomes are achieved. The advantages of using Better Retirement include:

### Proprietary software

- we have developed our own technology solutions to support our advice proposition

### Personal advice

- we always tailor our advice to suit individual circumstances taking into account income needs, attitude to risk and health

### Retirement guides

- we have published a number of retirement guides which can be white labelled

By combining technology with expert knowledge, we can provide complex advice to higher net worth clients, focused retirement advice to those with above average sized pension pots and cost-effective solutions to those with smaller pension pots.

## BETTER ADVICE AT RETIREMENT:

- ✓ Tailored to personal circumstances
- ✓ Expert advice
- ✓ Independent & unbiased

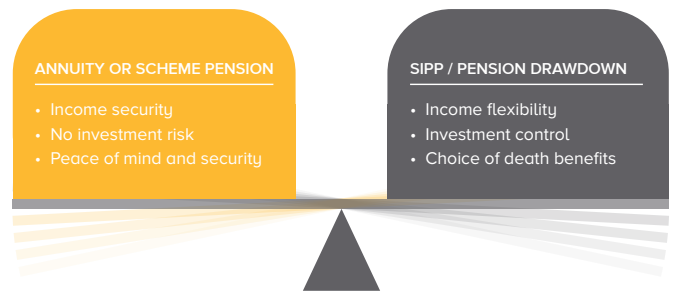
## RETIREMENT PLANNING ADVICE

Better Retirement specialise in advising clients on pensions and retirement income options including pension transfers. We can also advise on all other aspects of personal finance such as savings, investments and tax. In addition, we can also advise on wills and lasting powers of attorney.

We have a team of pension experts who provide a specialist and personal advice service. We are fully compliant and use the latest technical analysis to compare options and benefits.

Our advice recommendations are highly personalised according to individual circumstances and risk profile. Where a transfer advice is given, we can provide ongoing advice and we will regularly review the investment strategy and retirement plans.

## Guaranteed Income vs Flexibility & control



## ANNUITY BROKING SERVICE

We use our proprietary software to produce personalised annuity reports.

	Annual income: <b>£7,839.60</b> (11.94% uplift) Guaranteed quote: Yes Quote type: Enhanced Source: Real-time quote from provider	<a href="#">Details</a>
	Annual income: <b>£7,836.84</b> (9.95% uplift) Guaranteed quote: Yes Quote type: Enhanced Source: Real-time quote from provider	<a href="#">Details</a>
	Annual income: <b>£7,828.68</b> (11.46% uplift) Guaranteed quote: Yes Quote type: Enhanced Source: Real-time quote from provider	<a href="#">Details</a>

Our skill and experience allows us to secure the highest annuity rate and to make sure the annuity is the right solution and the appropriate options are selected.

We created one of the original specialist annuity brokers, Annuity Direct, in 1994 so we have over 25 years' experience in this market.

This enables us to provide fully automated annuity broking solutions which can be personalised to meet specific scheme or member needs.

Better Retirement is one of the most respected annuity specialists as evidenced by our contributions to the national press and broadcast media, including the BBC. Our best buy tables and annuity charts are featured regularly in the press and online.

We can provide annuity solutions on a non-advised or fully advised basis.

## PENSION DRAWDOWN ADVICE

Better Retirement has advised on pension drawdown since it was first introduced in 1995 and we pride ourselves on being one of the few advisers who offer truly impartial and independent advice on both annuities and pension drawdown.

Our retirement advice combines our specialist retirement planning skills with our drawdown specific investment solutions. Unlike some other advisers, we are not tied to one investment platform which gives us the independence to identify the most appropriate solution for individual circumstances. We regularly review and monitor all drawdown plans to make sure they are on track and recommend a formal client review at least once a year.

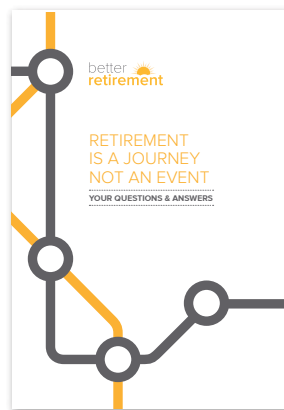
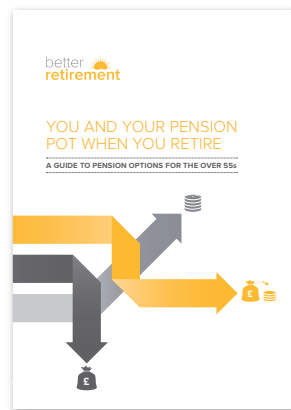
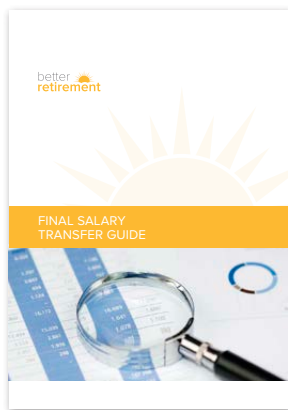
ADVANTAGES	DISADVANTAGES
<b>Income flexibility</b> – possible to change income at any time	If too much income is taken the pension pot could run out of money
<b>Control of investments</b> – a wide range of investment options to choose from	If invested unwisely or undue risk is taken, the pension pot may fall in value
<b>Choice of death benefits</b> – the remaining pension can be transferred to chosen beneficiaries	Drawdown does not benefit from mortality-cross subsidy which is a feature of an annuity

## FEES AND COSTS

We tailor our fees to meet the specific needs of each individual client. Our fees are based on the amount and scope of the work undertaken. When working with individual members or clients we prefer to work on an advised basis with fixed fees depending on the complexity and time taken. Our fees can be paid from the pension pot avoiding the need for personal payments. We can provide a non-advised service for annuity purchase, but we prefer not to take commissions as we believe a fee-based solution is better for all clients.

## RETIREMENT GUIDES

We have published a number of acclaimed guides covering a range of retirement issues including: pension transfers, retirement planning and pension freedoms.



These guides are freely available to schemes and members and can be white labelled or personalised for a modest fee.

## THE ADVANTAGES OF USING BETTER RETIREMENT

With over 25 years' experience (we started the business in 1994) we have a reputation for being an expert and trusted adviser. The advantages of appointing Better Retirement include:

- ✓ Highly experienced team of industry professionals
- ✓ Bespoke annuity portal and specialist pension analysis software
- ✓ Superior client communications including retirement guides
- ✓ Competitive fees and excellent value for money
- ✓ We care about our clients and treat them fairly at all times

### For more information or to arrange further discussion please contact:

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