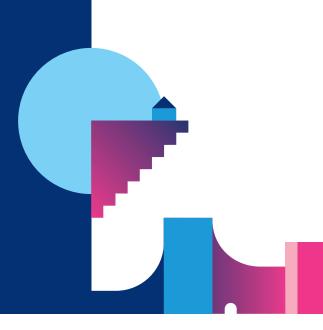


Pension Decision Service

Enabling informed member choice

Mercer Private Wealth

welcome to brighter

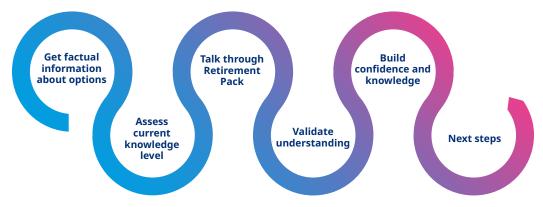


Whether you find planning your retirement daunting or exciting, what's most important is getting the right outcome for you.

To support you in making an informed choice, a link is included in your retirement quote to our **Making Your Pension Decision** brochure, which outlines several important considerations, along with your options.

In addition, your dedicated **retirement relationship manager** is on hand to help with any questions you may have. A call with a retirement relationship manager is designed to:

- Provide you with factual information about all the options available
- · Talk through your Retirement Pack
- Validate your understanding of the available options
- Build confidence and knowledge to enable you to make an informed decision
- · Help you to understand your next steps





A call with a retirement relationship manager is designed to help you to understand the different options available before deciding on your next course of action.

The decision you make now is likely to have an impact on the rest of your life.



Beware of pension scams

Many people have lost money to fraudsters or cold callers — some have lost their entire pension funds.

The Money Advice Service has some helpful information on how to protect yourself from scams.

Find out more: www.moneyhelper.org.uk



Protect against scams — Know your options

Contact your retirement relationship manager today at www.pensiondecisionservice.mercer.com.





Be sure you're making an informed decision — book an appointment to speak to a retirement relationship manager, who will explain your options and the additional support available to you should you need it.

Mercer Private Wealth is a trading name of Mercer Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 121935, and our principal place of business, as registered with the FCA, is 1 Tower Place West, London, EC3R 5BU. Registered in England (company no. 984275).