

Individual pension guidance from WTW

Financial planning for the future you want



1. How does the service work?



The appointment will usually be by video call and will last around 45 minutes, depending on your questions and circumstances. The financial planner will help you review your options for taking your ZPen benefits and your options for any other pension arrangements you have.

Typical topics discussed include:

- Your option to take tax-free cash
- Your income options at retirement including annuity purchase, regular income withdrawals and/or large cash withdrawals for your Defined Contribution pension(s)
- Your options for any Defined Benefit pensions you have built up
- Your investment strategy as you approach retirement
- Your investment strategy in retirement if you are considering income drawdown
- Your contribution options on the approach to retirement including any Annual Allowance considerations
- Tax planning including the use of your Personal Allowance and the basic rate tax band and the taxation of potential death benefits

2. What isn't available through this service?



The financial planner will do their best to answer any questions you have and provide guidance on a range of financial topics.

The financial planner will not:

- Give you financial advice or provide specific recommendations
- Help you complete any paperwork or place any investments on your behalf
- Provide any written follow up

If you require, or would like, full independent financial advice this can be arranged directly with WTW. Alternatively, you can find and appoint your own Independent Financial Adviser. See <https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers> for tips on finding an adviser.

If you choose to take full independent advice, you will be responsible for agreeing terms and paying your adviser's fees.

3. How to prepare for your appointment



Each appointment will be tailored to your specific circumstances and goals and you are encouraged to consider your financial goals in advance of your appointment.

You will be asked to complete and return a confidential questionnaire for WTW in advance of your call. This will allow the financial planner to tailor your call and help you get the most from your appointment.

Building your knowledge

You can find out more about your retirement options from ZPen CashBuilder on the Zpen [website](#). You can also visit [moneyhelper.org.uk](#). Moneyhelper is an independent Government sponsored website which includes useful information on all aspects of retirement planning and wider financial planning including:

- State benefits
- Budgeting
- Family finances
- Buying or renting a home
- Mortgages and other borrowing
- Saving and investing

4. Booking your appointment

Get started today



If you would like to speak with a WTW financial planner, please call 0800 901 2540 or email zurichguidance@wtwco.com to book your appointment.

5. Paying for your guidance appointment



You will be responsible for paying WTW's fees for your guidance appointment. The cost will be £500 inclusive of VAT. WTW will invoice you directly after you have completed your guidance appointment.

Please note, for current Zurich employees, we plan to offer the Pension Guidance Service as a salary sacrifice option via Indigo later in the year. Pension Guidance will be a tax exempt benefit via Indigo which could reduce the net of tax cost to you. Examples of the net of tax cost of Pension Guidance via Indigo are included below:

	20% taxpayer (who pays employee National Insurance Contributions at 12%)	40% taxpayer (who pays employee National Insurance Contributions at 2%)	45% taxpayer (who pays employee National Insurance Contributions at 2%)
Gross cost of pension guidance voucher	£500	£500	£500
Net of tax (and NICs) cost of pension guidance voucher	£340	£290	£265

Unless you wish to receive Pension Guidance more urgently, you may prefer to wait to make use of this Indigo option later in the year.

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](#).



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