

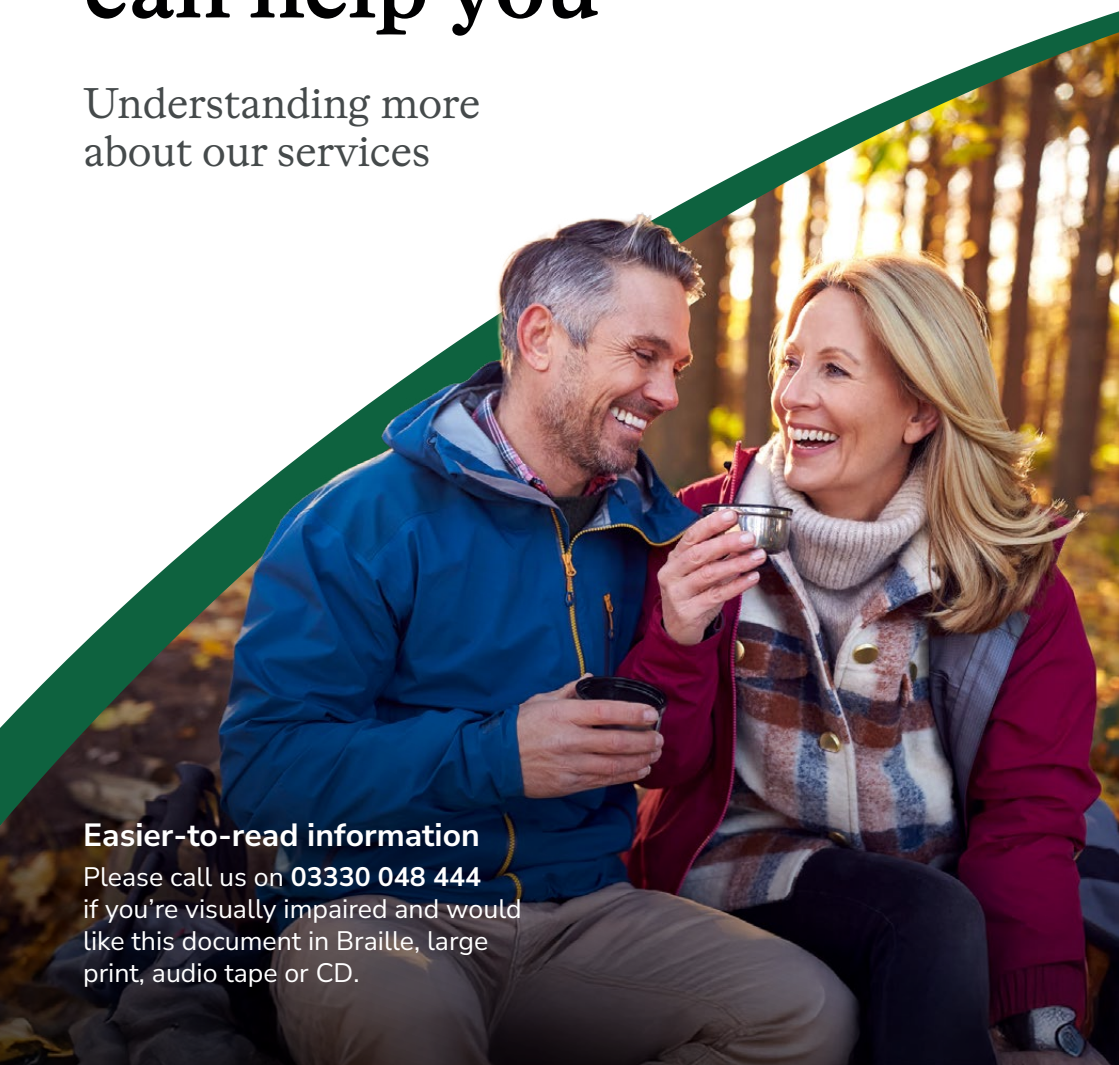


# How our investment and retirement advice can help you

Understanding more about our services

## Easier-to-read information

Please call us on **03330 048 444** if you're visually impaired and would like this document in Braille, large print, audio tape or CD.



# We're here to help you plan for the future

**Making choices about your money can feel confusing. But you don't have to do it alone.**

Our friendly financial advisers are here for you every step of the way. And because they're independent financial experts, they don't just recommend our products. If there's a better option available from someone else, they'll let you know.

Whether you want to save more, get ready for retirement or make smarter money choices, we can help. We'll work with you to create a plan that suits your life – and can change as your needs do.

We'll help you keep your money safe and protect you from scams.

L&G has been helping people with their money for over 185 years. We're ready to help you too.

## What can we help with?

We can help you by:

- helping you understand financial products or savings accounts you've already contributed towards
- finding new products that can help maximise your tax allowances
- working out how you can make the most of your savings, investments and pensions
- providing ongoing advice that gives you continuous support, with scheduled reviews to ensure your portfolio stays aligned with your priorities, goals and the changing market as your circumstances evolve. We're here to adjust your plan, offering reassurance, expert advice and check-ins whenever you need them, so your retirement and investment strategy always stays on track.



# Helping customers like you

## How Mark ended up with a simpler, harder-working pension

Mark's 51. He had four different pensions with different companies and paperwork that was piling up. He wasn't sure what to do with them. He was thinking about combining them, but didn't know where to start or which one to bring the others into.

### So he spoke to us. His adviser:

- listened to what he wanted for his retirement and looked at all his pensions
- worked out which pension was the best one to bring the others into, based on his long-term goals and approach to risk

- created a plan to bring them all together, then took care of the transfer process for him
- showed him how even saving a little bit more every month could make a real difference to his retirement lifestyle

Mark now feels much more confident. His pension savings are easier to manage and are working harder to support his future.



## How Jacob decided what to do with his unexpected inheritance

Jacob's 61. He'd just inherited a lot of money, far more than he'd ever had before. He wanted to manage it wisely but was overwhelmed with online information and didn't know where to start.

### So he met with us. His adviser:

- discussed his financial situation, future plans and personal values
- advised he split it three-ways:
  - saving some of the money for emergencies
  - splashing some of it out on something fun (a campervan!)
  - investing some of it in a sustainable, tax-efficient portfolio aligned with his values and risk appetite

Jacob feels good knowing his money is working hard for him, helping him enjoy life now, and growing for the future.



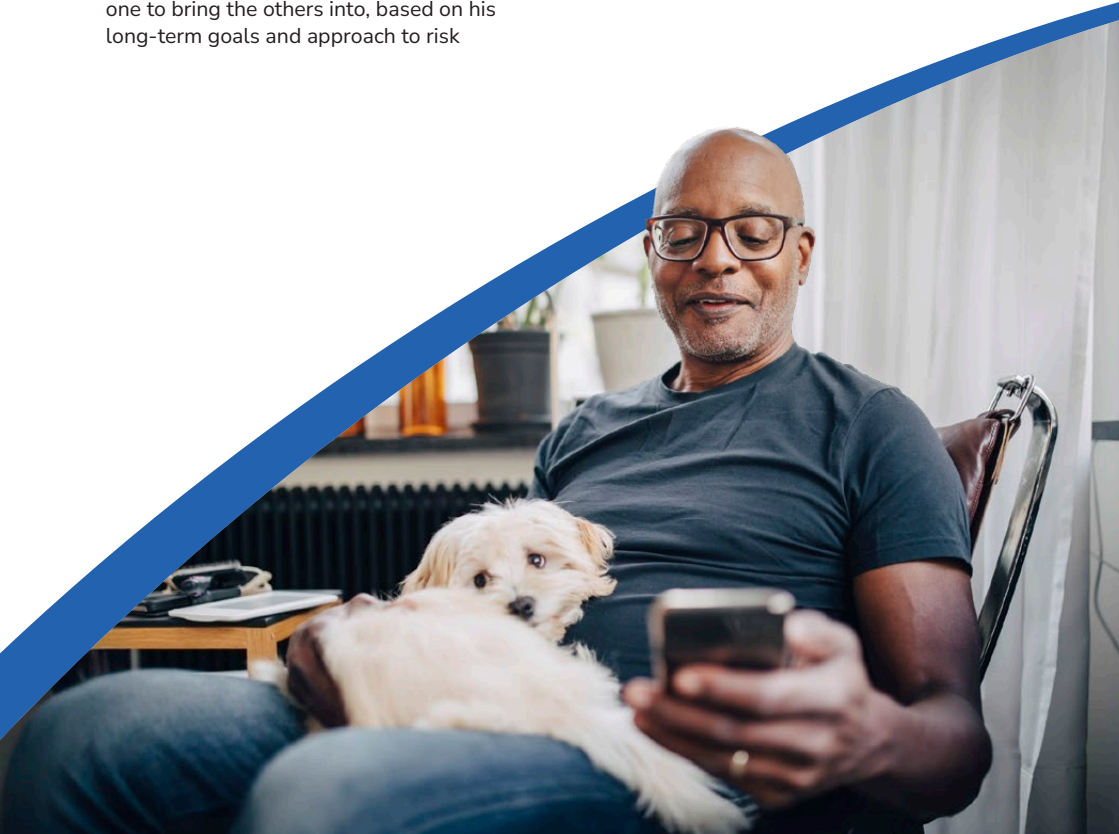
## How Sally made the right retirement income choices for her

Sally's 66 and was ready to retire. She wanted to know how she could turn her pension savings into her ideal retirement income, with some money to cover expenses now, some invested for later and a bit of flexibility just in case. She also wasn't sure about taking some of her pot as a tax-free lump sum.

### So she came to us. Her adviser:

- took time to understand her retirement goals and income needs
- suggested a blended approach, combining an annuity and drawdown along with some tax-free cash leaving some of the funds invested for long term growth. This gave her both the secure income she needed and the flexibility she needed for the future.

With clear advice and a tailored plan, Sally was clear that her pension was working in a way that suited her needs today. Ongoing advice meant that if her situation changed in the future, her income could be amended to fit her new goals.



# What to expect from your advice journey



## FCA Regulated

The Financial Conduct Authority (FCA) authorises and regulate both our individual advisers and Legal & General Financial Advice Limited.

That means: we follow strict rules and must always act honestly, be skilled at what we do, and stay financially secure, **and provide impartial advice.**

### Step 1

#### Start with a quick chat to understand your needs

We'll talk through what you're looking for and whether advice is right for you.

If we can help, we'll set up a free, no-pressure call with a qualified adviser.

This takes about **15 minutes**, and you're welcome to have a family member or friend join.

### Step 2

#### Share your situation so we can get to know you

Your adviser will explore your finances, needs and goals.

They'll explain how they can help you and outline the charges that would apply if you choose to go ahead.

This call usually lasts around **1 hour**, with no obligation to make any decisions.

### Step 3

#### Decide if you'd like to move forward

After the call, take as long as you need to decide.

Your adviser will remind you of our, clear, fixed fees.

If you choose not to continue, we'll point you to helpful next-step resources.

### Step 4

#### We'll build your tailored financial plan

If you go ahead, your adviser will analyse your situation in detail and create a personalised plan.

They'll let you know how long this is likely to take, as timings vary by case.

Your plan will be designed to give you confidence and clarity about your future.

### Step 5

#### Choose your next steps

Your adviser will walk you through your plan, answer questions, and agree on next steps.

They'll help you progress any actions or recommendations you choose.

This usually takes about an hour, and can take longer if needed.

You'll leave with clear steps to move forward.

### Step 6

#### Keep your plan on track together

If your adviser feels it's in your best interests, they may advise you to use our ongoing advice service.

Your adviser will work with you through scheduled reviews to help keep your plan on track and aligned with your goals.

Ongoing advice means your plan is reviewed and adapts as your life and circumstances change.



#### Common topics we can help you explore

People we speak to often want support with things like:

- finding old or lost pensions
- understanding how their pensions work
- deciding whether to combine pensions
- working out what they could have in retirement

Your adviser will help you understand the options and explain any risks before you decide.



#### If you're not ready for retirement advice

You can quickly check where you stand using our online tools.

Find out:

- what your retirement could look like
- what options you might have
- whether you're on track

Visit:

[legalandgeneral.com/youroptions](https://legalandgeneral.com/youroptions)



#### Using your pension to pay for advice

With some schemes, you can pay for pension advice straight from your pension pot.

Your adviser will explain any costs before you decide.

#### Type of advice

#### Advice charge

Retirement & Pension Planning or Savings & Investment

£1,495

Combined Retirement, Pension Planning, Savings, and Investment

£2,245

Ongoing Advice

From £750 annually

Call us free on  
**0800 072 0017**

We'll talk you through all your options in the comfort of your own home.

You can call us Monday to Friday, from 9am to 5pm.

We may record and monitor your call.

Find out more at  
**[legalandgeneral.com/lgfa](https://legalandgeneral.com/lgfa)**

## Getting more help

There's a lot of very useful financial information online. Make sure you go to a trusted source (like our website) for any guidance.

The government offers a free guidance service for over 50's called Pension Wise.



Visit their website at [moneyhelper.org.uk/pensionwise](https://moneyhelper.org.uk/pensionwise)

Or call **0800 138 3944**.

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