

Explore your retirement options

We've teamed up with retirement specialist LV= to provide you with additional guidance and advice options.

Wherever you are in your retirement planning, LV= can help with your options. Call 0800 077 8594 for professional advice directly from an LV= adviser.

Get the most from your pension pots

You have the freedom to choose how to access your pension pot and how to take your income in retirement. It's an important financial decision.

The **LV=Retirement Wizard** can help you get more from all your pension savings.

The table below shows the different retirement tools and services LV= offer that you, as a B&CE member, have access to.



LV=RetirementWizard*

	Retirement Options Guide (free)	Professional Online Advice (£49 one-off cost)	Telephone Advice Service (costs agreed with LV= when you call)
Secure online system to enter your details	✓	✓	✓
Provides a report suited to your circumstances	✓	✓	✓
Authorised by a financial adviser		✓	✓
Includes a telephone conversation with a financial adviser		✓	✓
Provides suggestions for how to access your pension pot	✓		
Provides full, professional advice including recommendations on suitable products from a panel of leading providers		✓	✓
Suitable for members with pension pots of £15,000 - £150,000	✓	✓	
Suitable for those with pension pots above £150,000			✓

Free personalised Retirement Options Guide

Try the LV=Retirement Wizard **Retirement Income Calculator** for an overview of your options and create your free personalised **Retirement Options Guide**. Explore retirement options not only for your pension pot with us, but all your pension savings.



Professional online advice

If you don't already have a financial adviser and want to explore the options illustrated in the Retirement Options Guide, you could consider:



The LV=Retirement Wizard **online advice service** – this could be for you if you're within three months of wanting to access your pension and have combined pension pots of up to £150,000.

- Expert personalised financial advice from the comfort of your own home
- Recommendations from LV= and, for annuities, from other established providers covering around 99% of the market
- £49* fixed cost with Money Back Guarantee for the fact find and report (terms and conditions apply)

**ONLY
£49***

*there will be additional fees to pay if you buy a recommended product through LV=. You'll find more information on LV='s website.

- All personal information saved automatically and held securely
- No obligation to buy the products LV= recommends



Get professional **advice over the telephone** directly from an LV= adviser on 0800 077 8594. They can talk you through the different options available to you.

If you decide to seek advice, it's important that you understand what's being offered, the fees and any exclusions.

Ready to explore your options online?

Remember, you can use Pension Wise – a free and impartial government service to help you with your pension options. You can contact them at **www.pensionwise.gov.uk**



If you're a member of The People's Pension start at:
www.thepeoplespension.co.uk/guidanceandadvice



If you're a member of EasyBuild start at:
www.bandce.co.uk/guidanceandadvice

Liverpool Victoria Financial Advice Services Limited: County Gates, Bournemouth BH1 2NF.

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