

Thank you for making contact with us via our Pension Annuity Help website. We will be in touch as requested.

Here is some information that will help you to prepare for our telephone conversation.

- **AIM** We are a small Independent Financial Adviser (IFA) based in Norwich. You will be contacted either by Paul Barnard or Kevin Reynolds, both directors and advisers with the company.
- **AIM** We have no call centre or similar structure – we deal with you personally and we deal with you as an individual.
- **AIM** We are not a “discount broker” – we take your retirement planning very seriously and we will ask you a lot of questions so that we can prepare a written report for your consideration detailing all your options. For example, if you have any type of health issue, we may be able to get you better rates. To do that we need details of your condition and medication – we cannot just quote “off the shelf”. Some providers now use postcodes to rate annuities as well.
- **AIM** We take on the role as your adviser, not the seller of the highest commission paying product.
- **AIM** We ask that you transfer the servicing agency of your existing pension to us in most cases. This is for a number of reasons:-
  - As a gesture of good faith on your part. We will undertake, as Independent Financial Advisers, to research the entire market place; in return, all we ask is that, if we can improve your position, we transact the business and get paid for our work.
  - Having the servicing agency means that we can liaise with your existing provider and obtain all the paperwork and illustrations necessary to bring about a transfer. We can also cajole and hurry them along if we have the agency.
  - In the event that we cannot find a better rate for you, if your existing provider would normally pay commission to an IFA (not all do) then we will split the commission payment which would otherwise have been kept by them so we both benefit.
- **AIM** Except in the above instance, the full advice process takes time, expertise and resource, so we cannot offer commission sharing. Please do not get us to do all the work then go to another website to do this – we can’t stop you of course, but it isn’t in the spirit of a professional adviser/client relationship. If you already know what you want and want a commission sharing arrangement, please complete our Execution Only form on [http://www.pension-annuity-help.co.uk/exe\\_only\\_inst\\_form.htm](http://www.pension-annuity-help.co.uk/exe_only_inst_form.htm).
- **AIM** All our forms can be e-mailed for you to print off and return, or we can post them to you.
- **AIM** We have a vested interest in keeping you happy; we don’t just deal in retirement planning are we are investment and estate planning practitioners too. This includes Long Term Care Fees planning and Equity Release. Whilst you are under no obligation to use us for other services now or in the future, we hope that the care and courtesy shown to you at this time might persuade you to contact us again, but we will not pester you to do so.



**Paul Barnard Dip PFS, Certs CII (MP&ER)**  
Director and Independent Financial Adviser