

FINANCIAL PLANNING SERVICE



There are times in life when it's wise to use the services of people with specialist skills. If you need your car or washing machine repaired, you find somebody who has the skills to do it for you. Financial planning for retirement shouldn't be any different – it pays to use a specialist.

Why advice is a good idea

If you're transitioning towards retirement, or just want to understand whether or when you can afford to retire, our service can help. We will:

- support you in understanding what your retirement finances could look like, now and in the future;
- advise you on how best to use your retirement savings to provide you with the income that you'll need and want;
- set up any pension or investment products you might need;
- provide ongoing advice to support you with ensuring that your income lasts you for your lifetime and meets any changing needs you might have.

By focusing on what we do best, we leave you to focus on the things you enjoy doing.

Who's the service suitable for?

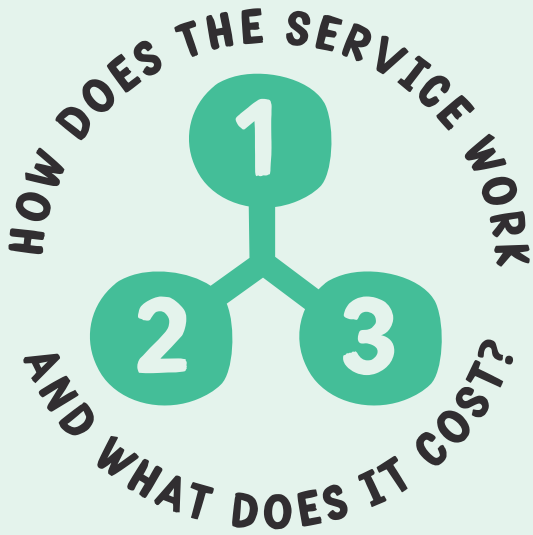
If you're approaching retirement and ready to explore how to take your retirement income, then this service is for you.

No matter what your personal circumstances are and what your financial position looks like, we'd love to discuss how we can help.

What are the benefits of the service?

- It will provide you with the peace of mind that you're making the right choices for one of life's biggest financial decisions.
- You don't need to spend time thinking or worrying about how best to cover all of your costs in retirement - that's our job.
- You get to spend your time on the rather more exciting task of working out what it is you'd like to be spending your time doing when you retire.
- You'll know exactly how much you can afford to spend throughout retirement.
- You'll have a plan that can change if your circumstances change, or as you reshape what you need or want to spend money on.
- You'll have a dedicated adviser who has your best interests at heart.





Three easy steps to retirement

1

Think

You'll have a no obligation meeting with one of our Financial Planners to discuss your hopes and needs for retirement.

Using the information you've given us, we'll then go away and develop a plan that's specific to you and your circumstances. A plan that will show how you could achieve the retirement that you're wanting to have.

Cost: £0 – there's no charge to you for this stage of the service.

2

Plan

Once we've finished producing your plan, we'll present an initial version to you. It will provide an overview of how we think your pensions and savings should be used and where they should be invested.

We'll also provide you with a picture of what your finances might look like throughout your retirement.

Cost: £0 – so you'll be able to get a feel for what your retirement might look like without it costing you a penny.

Launch

A fee will apply if you'd like us to provide you with our full recommendation report and progress any actions agreed.

Cost: £999

3

Review

Life's plans can and do change. We'll hold regular reviews with you to ensure that whatever happens, you remain on track to achieve your retirement goals without running out of money.

Cost: we'll charge a % of the value of your investments.

Fund Value	Advice charge
Up to £150,000	0.75%
£150,000 to £500,000	0.60%
Over £500,000	0.25%

The fee will depend on your individual circumstances. On the next page we've included some examples of fees that would be due for different fund sizes.

The service in a bit more detail

Think

We'll work out how best to use your retirement savings and other assets to provide you with an income in retirement. The process includes:

- gathering information and developing a detailed understanding of your financial and personal circumstances;
- finding out what it is that you need and want to spend your money on in retirement. We'll help you to think about some of the things you might not have even considered.

Plan

We will then:

- develop and present a personalised retirement plan that will give you a picture of what your finances might look like throughout your retirement. We'll show you when you can afford to retire, which might be earlier than you'd thought;
- provide advice on the investment products you'll need, and where they should be invested;
- provide you with access to advice on other products and services that we feel would be beneficial to you – this might include specialist advice on care funding solutions, retirement interest-only mortgages or equity release.

Cost: there's no charge for these stages of the process, or for our initial recommendation. So, you can get a feel for what your retirement might look like, and how much money you'll have, without it costing you anything.

Launch

If you'd like to go ahead with our full recommendation and have us set you up with the products you'll need, we'll support you with completing all of the forms needed and liaise with the product providers on your behalf.

Cost: there's a charge of £999 for this stage of the service.

Review

Over time your plans for retirement, your circumstances and your needs can change. Taxation rules and regulation can also change. So, it's essential to continually review your plan, and ensure that the products you hold and the funds you may be invested in remain right for you. Our review/ ongoing advice is designed to ensure that you remain on track to achieve your retirement goals without running out of money.

Each year we'll invite you for an annual review where we'll:

- talk through any changes in your circumstances;
- review how your retirement plan meets with your current and future needs;
- review the performance of your investments against your plans and other important benchmarks;
- look at the impact of various scenarios such as retiring earlier or later than planned, downsizing your property or suffering a bereavement that might have an impact on your financial situation;
- assess whether any changes need to be made;
- recommend what changes should be made;
- build, discuss and agree an updated plan for the year ahead.

Cost: The fee for our ongoing advice will be a percentage of the value of your pensions, savings and investments, applied annually. The fee will depend on your individual circumstances.

Fund value	Advice charge
Up to £150,000	0.75%
£150,000 to £500,000	0.60%
Over £500,000	0.25%

Examples of fees due

If you have a total fund value of £125,000 the total fee due would be £937.50 ($£125,000 \times 0.75\%$).

If you have a total fund value of £275,000 the total fee due would be £1,874 ($(£149,999 \times 0.75\%) + (125,001 \times 0.60\%)$). In this example, the total fee % equivalent would be 0.68%.

If you have a total fund value of £650,000 the total fee due would be £3,599 ($(£149,999 \times 0.75\%) + (£350,001 \times 0.60\%) + (£150,000 \times 0.25\%)$). In this example, the total fee % equivalent would be 0.55%.

At all times you'll have access to a dedicated adviser and our experienced support team – by phone, online or face to face in one of our offices (Reigate, Tunbridge Wells or London).

About Us

We're a retirement specialist and have been providing professional financial advice for over 16 years, to thousands of people across the UK. We're part of Just Group plc, a FTSE-250 company and a leading and established provider of retirement income products and services.

Our purpose is to help people achieve a better later life

Find out more

For more information, or to book an initial consultation:

Call 0800 995 6014

We're available from 9am to 5pm, Monday to Friday (excluding bank holidays).

Email: financialplanning@hubpc.co.uk

Please contact us if you would like this document in an alternative format.

Calls are monitored for regulatory purposes.

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