

 Please contact us if you'd like this document in an alternative format

For financial intermediary use only.



DEFINED BENEFIT PENSION ADVICE REASONS TO REFER YOUR CLIENTS

HUB Pension Consulting is a trading name of HUB Financial Solutions, and specialises in defined benefit pension advice. So far, we've advised over 17,000 people.

What's our service?

Sometimes, when you speak to a client, the help they need might be just a bit too specialised. It might not be something you can do yourself. But that doesn't mean you can't help your client.

With our referral service, you can pass your client onto a trusted partner. We'll explain the options available to them and are on-hand to offer advice to help deliver the best possible outcome for them.

We can offer your clients our free-of-charge triage or abridged advice services, or, if required, a full advice service.

We'll never forget that the client's yours, but will always provide them with a high-class service.

There are plenty of benefits

For both you, and your client.

By referring someone to us you'll be able to:

- Support more clients
- Retain ownership of your clients
- Stay informed about their progress
- Receive an introducer fee of up to 35% of the advice fee*

Meanwhile, your clients:

- Won't have any obligation to receive full advice
- Understand the key information before any fees are due

As for the costs?

There isn't one for our triage and abridged advice services. They're both free for your clients to use.

Choosing our full advice will cost 2.5% of the first £500,000 of a transfer value (regardless of whether a transfer is completed or not), and 1.5% of anything above £500,000. This is subject to a minimum fee of £3,000 and maximum fee of £15,000, with no VAT due.

Who can use this service?

This service is available to clients aged 55 or over and with a defined benefit pension, which they haven't yet started withdrawing from.

Who are HUB Financial Solutions?

HUB Financial Solutions are part of Just Group plc, and our sole focus is finding the best outcome for people approaching or in retirement. We're regulated by the Financial Conduct Authority.



*Introducer fees are only paid when a customer proceeds to full advice, and then regardless of whether a transfer is completed or not. Introducer fees are set at 10% of the advice fee if you pass the case over to us, and 35% if you maintain their letter of authority.

Our journey, for your clients

<p>Refer</p> <p>Get in touch and provide us with your client's existing fact find information.</p>	<p>Welcome</p> <p>We'll introduce ourselves to your client, explain our process and answer any questions they might have.</p>	<p>Education (Triage)</p> <p>A series of free-to-watch educational videos will help your client decide whether financial advice could help them.</p> <p>(End: the client decides not to take advice).</p>	<p>Abridged advice</p> <p>We'll assess whether the right solution is to keep benefits in the existing DB scheme, or whether the position is 'unclear' and further advice is needed.</p> <p>(End: the decision is clear and further analysis / full advice isn't required or the client decides not to take full advice).</p>	<p>Full advice</p> <p>We'll undertake further exploratory work, resulting in a recommendation that's right for the client. All outcomes (stay in scheme or transfer) are possible at this stage.</p>
---	--	--	---	---

FOR MORE INFORMATION

Visit: hubfinancialsolutions.co.uk/refer

Email: dbrefer@hubpc.co.uk

or call: **0800 995 6024**

Our UK-based team is available from 9am to 5pm, Monday to Friday (excluding bank holidays). Your call may be monitored and recorded.