



**Service and Fee Schedule**  
**Pension Member Services**  
**Retirement Income Review**

## Introduction

**This document is designed as a formal agreement between Bridgehead (UK) Limited and you for the provision of our Retirement Income Review Service which is available to active members of your current employer's pension scheme.**

The advice service will assess the information you provide on the pension plans you hold. This will enable us to report to you with an estimate of the annual income these pensions will provide at your selected retirement date and compare this against the income you wish to receive in retirement.

We aim to be as transparent as possible when it comes to our services and remuneration and this document clarifies the services we will deliver and the associated costs.

## Our Advice Process

The advice process is delivered in three stages;

### Stage 1 – Completing our questionnaire

You will need to complete our Retirement Income Review Questionnaire, which is available on our website [www.bridgehead-europe.com/retirementsurvey.html](http://www.bridgehead-europe.com/retirementsurvey.html)

It is important that you complete the questionnaire fully. The more information you provide on the questionnaire will enable us to prepare a more realistic and useful report. We recommend you contact all your pension providers and request a statement and then complete the questionnaire once you have these details. If you have any questions when completing the form, please contact our team of corporate pension advisers, who will be happy to assist.

### Stage 2 – Research

We will review the information you have provided on the questionnaire and forecast the annual income and tax free lump sum benefits these could provide at your preferred retirement date. We will also assess how these benefits compare with the level of income you are targeting to receive in retirement. In the event there is a shortfall between the forecast income and the level of income you are targeting to receive, we will calculate the additional contributions you are likely to need to make to achieve your objectives.

### Stage 3 – Reporting to you

Once the research has been completed, we will prepare our report and issue this to you by email. In view of the personal information contained in the report, we would prefer to issue this to a personal email address which you can provide on the questionnaire.

Please note that once we have issued our report, we will take no further action. If you wish to amend the contributions you are making to your pension you will need to instruct your employer accordingly. If you wish to discuss the content of the report, you should contact us.

### Ongoing Advice

Our advice service under this agreement is restricted to our Retirement Income Review Service and does **not** extend to include an ongoing review service.

As such we will not continue to review the forecast income your pensions will provide however you can approach us to complete another review at anytime.

We may provide ongoing review services for the pension you hold under your current employer's pension scheme. This is subject to the terms of our service agreement with your employer. Please contact us to clarify if this service applies and its scope, if applicable. Alternatively, you can ask your employer for details of our services.

In the event you would like to receive an ongoing review service on your pension and this is not provided as part of our service agreement with your employer, we will refer you to our sister company, Wingate Financial Planning who will provide details of the services they are able to offer and the associated costs.

## How we are Paid for the Service

The services we provide under this Service and Fee Schedule are covered by a fee agreement between us and your employer. You do not have to pay us any fees for the services provided.

## Your Consent and Agreement to Proceed

I confirm that Bridgehead (UK) Limited's Retirement Income Review Service has been fully explained to me and I understand this service is limited to assessing the details I provide on my various pension plans in order to receive an estimate of the annual income these will provide at my preferred retirement date.

The service will compare the forecast income benefits with the level of income I am targeting to receive in retirement and in the event of a shortfall, the report will confirm the additional funding that is likely to be required to achieve my income objectives.

I accept that following the issue of the report, no further action will be taken by Bridgehead (UK) Limited and should I wish to make changes to my pension plans or the level of contributions being made, I will need to instruct my employer accordingly.

I have received, read and understood Bridgehead (UK) Limited's Service and Fee Schedule for the Retirement Income Review service, Privacy Statement and Client Agreement documents and are happy to proceed on the terms detailed.

Client signature:

Client name:

Date:



**Bridgehead (UK) Limited**

Quadrant House • 61-65 Croydon Road • Caterham • Surrey • CR3 6PB  
t: 01883 334495 / 01279 654696 f: 01883 332278 w: [bridgehead-europe.com](http://bridgehead-europe.com)