



Pension Contract Review Service

- when did you last review your pension contracts?

With today's mobile workforce, it is not uncommon for us to find clients with several pension plans accumulated over their working life. Our Pension Contract Review Service involves an analysis of each of your pension contracts in turn and recommends changes where appropriate.

A staggering 90% of all pensions we are asked to look at have been invested in the same fund for years and years, with no review of that fund's performance.

45% of the contracts have charges which are higher than those under stakeholder pension plans, with no discernable additional benefits.

At retirement, over half of personal pension plan holders simply buy the annuity from the holding provider, without checking out other options which could dramatically increase their retirement income. There are over 1500 health and lifestyle conditions which can enhance the annuity.

Our Service consists of 3 parts:

- review, analyse and recommend action on all existing plans, and consider future contributions to meet retirement targets
- agree a regular review service to monitor your pension contracts up to retirement
- discuss and recommend appropriate plans at retirement, to ensure post retirement benefits suit your needs

By committing to this model of pension planning, you could significantly increase your retirement benefits. ECS have been recognised as one of South Yorkshire's leading pensions adviser firms for over 20 years, both corporate and individual pensions. Our team is led by Chris Holland, Development Director and John Haskey, Pensions Manager both of whom have over 20 years experience.

We are offering an initial no obligation, free of charge, meeting for anyone who wishes to review their plans. To find out more, contact Chris Holland on 0114 2802830 or chrisholland@ecsbrokers.com

YOUR PENSION – OUR EXPERTISE – YOUR FUTURE