

# Retirement Advice Service



## Are you wondering how to access your pension and what options are available to you?

### Taking the right steps now could put you miles ahead in the future.

To help you understand and navigate your retirement options, LV= have been carefully selected by the Essar Oil (UK) Pension Scheme to provide you with access to expert retirement guidance and advice services.

LV= is passionate about making pensions and retirement options clear and straightforward. Our advisers can give advice on various types of pensions, no matter what your needs or circumstances.

You can have confidence in your retirement decisions knowing that we will give you impartial and trusted advice. We can recommend the best solutions for you as we use options available from the Essar Oil (UK) Pension Scheme, LV= and providers from the whole of the market.



#### Chat

A free initial chat with an expert LV= adviser.



#### Tailor

A personal review of your circumstances.



#### Set-up

LV= will set up everything for you.



#### Review

LV= can help your pension savings reach their full potential.



# The LV= retirement advice service

As a leading UK retirement solutions provider, our aim is to make planning for retirement as easy as possible. We have a team of expert advisers who are here to help you make sense of your retirement options. They'll work with you to understand what you want to achieve with your pension and provide you with the right advice, presenting the best solutions for your personal circumstances. You'll also get support and useful information to ensure you're able to make more informed choices for your future.

## Who is this service available to?

- Any non-retired member of the Essar Oil (UK) Pension Scheme.

## What services do we offer?

- Advice on transferring pensions.
- Advice on retirement options from the Essar Oil (UK) Pension Scheme.
- Advice on flexible retirement options, including drawdown.
- Buying an annuity (with or without advice).
- Options for other pension savings you may have (both personal and from previous employers).

If you have a general (non-retirement) query about the Essar Oil (UK) Pension Scheme or wish to arrange retirement directly with them (without advice), then please contact your pension scheme directly.

For Essar Oil (UK) Pension Scheme members, we have agreed a competitive fixed fee for our advice of £1,598 + VAT. The cost of our services will be clearly explained to you and we'll be pleased to answer any questions you may have.

## How to get in touch



0800 023 4391



[pensionsupport@LV.com](mailto:pensionsupport@LV.com)



[LV.com/essaroil](https://LV.com/essaroil)

The initial chat is free and without obligation. Lines are open 8.30am – 6.00pm Monday to Friday. Calls may be monitored and/or recorded for training and audit purposes.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

LV= offer pension and annuity products from the whole of the market.

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