



## University of Leeds Pensions

### Financial Advice

While the pension's team at the University can help you with information about the scheme and the options that are available to you, they are unable to provide financial advice.

There are a number of sources of guidance and advice to help you make the right decision in relation to your pension benefits:

#### **For general pensions guidance:**

The Pensions Advisory Service provides general guidance on pensions;  
<https://www.pensionsadvisoryservice.org.uk/>

The Money Advice Service is a useful resource for general financial guidance, including pensions;  
<https://www.moneyadviceservice.org.uk/en>

#### **Telephone/Webchat**

The Pensions Advisory Service (TPAS); [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

Telephone: 0300 123 1047

#### **Face-to-face**

Pension Wise - [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

Citizens Advice Bureau (CAB) - [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

#### **For financial advice:**

Should you still feel that you need financial advice, in other words, someone to tell you what to do, then you should find a financial adviser. It's important to remember that financial advice isn't free. The adviser you choose should clearly explain how much they will charge and how these fees will be met. Do make sure that you're clear about this before proceeding.

If you're ready to search for an adviser, visit [www.findanadviser.org](http://www.findanadviser.org).

Many advisers offer an initial 'no-obligation' consultation, so you should take the opportunity to shop-around to find one that suits you best before making a commitment. We recommend that you choose an adviser who has the highest level of qualification, which is 'Chartered' status.

*Make sure you tick the 'only show chartered advisers' box when searching for an adviser, so that you can be sure of accessing an adviser with the highest level of qualification.*

#### **Disclaimer**

*Please note that the University makes no warranties, representations or guarantees, express or implied as to the accuracy of the information, guidance, advice or opinion provided by any financial adviser.*

*Any advice given by a financial adviser is on a strictly confidential basis and is independent of the views or opinions of the University. We therefore hold no responsibility for any advice received or acted upon.*