



Advice and Guidance

Version 4.0



Options to assist you with your investment, pension and retirement choices

Investing and saving for your retirement are important decisions with significant potential impacts on you and your family. Some retirement decisions – such as buying an annuity – are also irrevocable.

In certain cases, you may be required to seek professional financial advice, and you can always choose to do so.

There are a number of other options available to assist you in making these important decisions. The purpose of this document is to indicate the principal options available regarding investments, pensions, financial advice, and guidance.

Sources of information and guidance

MoneyHelper is a free service provided by the Money and Pensions Service (“MaPS”), which is an arm’s-length body, sponsored by the Department for Work and Pensions. It has a commitment to ensure that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime. MaPS also has resources relating to matters such as financial resilience and debt management.

MoneyHelper provides free online, telephone and face-to-face guidance on all types of pension arrangements.

Pension Wise is a service from MoneyHelper. It offers free, impartial guidance to over 50s on your options when the time comes to take money from your pension pots. A 60-minute telephone or face-to-face appointment with one of their pension specialists can be arranged online or by telephone.

The Financial Conduct Authority (“FCA”) – the FCA website also contains information to help consumers with decisions regarding investments and pensions, and a Register/Directory including information on firms and those associated with them – e.g. financial advisers.

Contact Details

Money and Pensions Service

Web: The Money and Pensions Service | Building financial wellbeing (maps.org.uk)
<https://maps.org.uk>

MoneyHelper – Investments

Web: Investing | MoneyHelper
<https://www.moneyhelper.org.uk/en/savings/investing>

FCA – Investments

Web: InvestSmart | FCA
<https://www.fca.org.uk/investsmart>

MoneyHelper – Pensions and Retirement

Web: Pensions and retirement | Help with pensions and retirement | MoneyHelper
<https://www.moneyhelper.org.uk/en/pensions-and-retirement>
Tel: 0800 011 3797

Pension Wise

Web: Pension Wise: free pension guidance | MoneyHelper
<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/?source=pw>
Tel: 0800 138 3944 (UK) or +44 20 3733 3495 (Outside UK) – Between 8.00am and 6.30pm, Monday to Friday.

For face-to-face appointments call 0800 138 1585 (UK) or +44 20 3733 3495 (Outside UK) – Between 8.00am and 6.30pm, Monday to Friday.

Finding a financial adviser

If you do not currently have a financial adviser and wish to consider appointing one, then both the Financial Conduct Authority and the MoneyHelper websites have useful information available to assist you selecting:

Web: Finding an adviser | FCA

<https://www.fca.org.uk/consumers/finding-adviser>

<https://register.fca.org.uk/s/>

Web: Choosing a financial adviser | MoneyHelper

<https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser?source=mas>

You can also find a financial adviser in your area by visiting Unbiased at www.unbiased.co.uk and entering your postcode.

Find 27,000 IFAs, Financial Advisers, Mortgage Brokers, Accountants & Bookkeepers (unbiased.co.uk)

Waystone Management (UK) Limited role

Waystone Management (UK) Limited is not authorised to provide investment advice, but our customer services staff can assist you with information about the products offered or administered.

Details of when advice is required are set out in the relevant product literature.

We may also record whether advice and or guidance has been taken, both to ensure compliance with product terms and conditions and to meet regulatory information recording requirements.

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