

Retirement Advice Service



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

For Sainsbury's Pension Scheme members, the Trustees have agreed to pay for the cost of advice to help you make the right choices with your pension savings

Introducing the LV= Retirement Advice Service

To help you understand and navigate your retirement options, LV= have been carefully selected by the Sainsbury's 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.

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



Chat

Speak to a friendly LV= adviser.



Tailor

A personal review of your circumstances.



Set-up

LV= will set up your pension products for you with support every step of the way.



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 understand your retirement options. They will work with you to understand your needs and preferences and provide you with the right advice, presenting 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 Sainsbury's Pension Scheme.

What services do we offer?

- Advice on transferring pensions.
- Advice on retirement options from the Sainsbury's 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 Sainsbury's Pension Scheme or wish to arrange your retirement (without advice), then please contact your Scheme Administrators, Aptia, directly.

If you'd like advice on your defined contribution pensions in conjunction with your defined benefit advice for your Sainsbury's pension, this will be £500 per scheme payable on transfer.

We hope to hear from you soon!

How to get in touch



0800 022 3844



Sainsburyspensions@LV.com



www.lv.com/sainsburys

The initial chat is free and without obligation. Lines are open 8.30am – 6pm 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.

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