



Finding your path to retirement



Howden Joinery Pension Plan

The decisions you make around how you grow and use your retirement benefits are some of the most important financial decisions of your life. It's crucial to understand your options and to make fully informed choices.

Howdens has appointed Wren Sterling as their 'preferred independent financial adviser' to give you impartial, unbiased advice on your Howden Joinery Pension Plan (the Plan) defined benefit pension.

How can financial advice help me?

A regulated Financial Adviser can help you throughout your journey to a comfortable retirement. Whether it's a long way off and you're just starting to save, or if you're approaching retirement and want to put a plan in place.

Wren Sterling's financial advice will provide you with a recommendation on how you can make the most of your pension scheme, and the income you will be able to achieve - and therefore your lifestyle in retirement.

This advice provided by Wren Sterling will take into consideration your wider financial position and retirement objectives but will be focused on what action you should take in respect of your Plan benefits. Your adviser will ask you about your assets, but also your motivations and goals, and what you want your retirement to look like.

Who are Wren Sterling?

Wren Sterling is a firm of Independent Financial Advisers who provide independent financial advice across the UK. We specialise in pensions, investment and retirement advice. We're experienced in providing advice to employees and pension scheme members of some of the largest companies in the UK such as AstraZeneca, Taylor Wimpey, BP, and many others.

What is the cost of advice?

Members will need to pay for their retirement advice on their Howdens Joinery Pension Plan. Howdens have negotiated a significantly reduced cost for members of £1465 plus VAT. An additional fee of £200 plus VAT is applicable if you wish for the advice to be face to face.

This advice provided by Wren Sterling will take into consideration your wider financial position and retirement objectives but will be focussed on what action you should take in respect of your Howden pension benefits.

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It is your decision whether to take advice from Wren Sterling. If you do, the advice contract will be between you and Wren Sterling. You can of course obtain advice from a different regulated financial adviser if you wish to do so, however, you will be responsible for agreeing the level of fees with that financial adviser.

You can get in touch with Wren Sterling's Support line to ask us about this offer, or to book an appointment using the details below:



TO FIND OUT MORE

Visit: [wrensterling.com/pension-transfers](https://www.wrensterling.com/pension-transfers)

Call: **0808 175 0010**

Email: howdens@wrensterling.com

Accessing pension benefits early is not suitable for everyone and may effect your retirement income and access to certain means tested benefits.

A pension is a long term investment. The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Pension income could also be affected by interest rates at the time benefits are taken.

The tax treatment of pensions in general and tax implications of pension withdrawals will be based on individual circumstances, tax legislation and regulation, which are subject to change in the future.

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