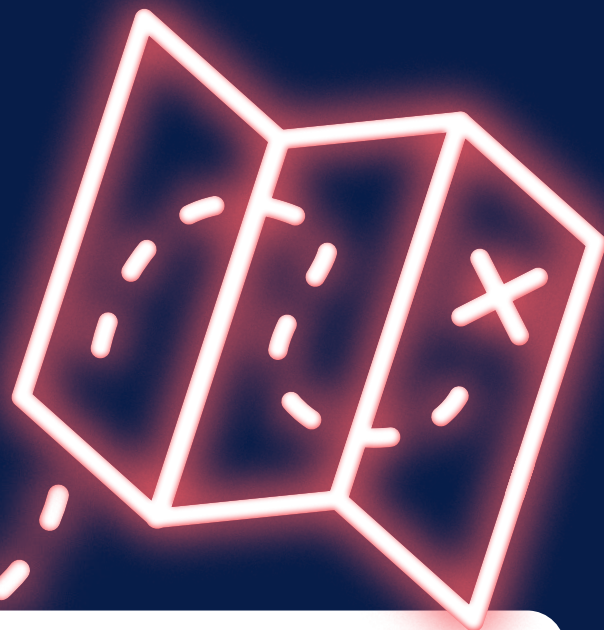


# THE HL RETIREMENT SERVICE



## There for all your members' needs.

There are lots of ways we can help people with their retirement planning. Some people may only want information, others may want to start looking at their options in more detail. Whether it's looking at secure income through an annuity, keeping the money invested through a drawdown account or mixing and matching, we're here to help.

Personal financial advice is also available for a fee to help people plan their retirement and beyond.

Whatever a member's needs, we'll empower them to make a retirement choice that's right for them.

## Key information

- 1. Our service is free** – there is no fee to pay up front for our retirement support and guidance, but we are paid a commission when a member chooses one of our retirement options.
- 2. We're a whole of open market annuity broker** – including live online enhanced annuity rates.
- 3. We're also a Drawdown provider**, including Investment Pathways and ESG options.
- 4. Core service is guidance & support.** But if members want advice we can offer that too which has a charge – it's the full package.
- 5. Award-winning service** – The Times Money Mentor gold award for excellent customer experience in Investing and Pensions.
- 6. Scheme support** – regular reporting and insight on member behaviour, dedicated relationship manager, service updates.





## Roadmap to retirement

At key stages of a member's approach to retirement, HL will contact the member by email or post to introduce our service and provide clear and concise information about their retirement options.

We signpost contact details for our Retirement Helpdesk where they can talk through their options with a Retirement Specialist as often as they need, but please remember this is guidance, not advice. They can also visit the member website for their scheme (Visit our demo member website – [www.retirementsservice.co.uk/abc](http://www.retirementsservice.co.uk/abc)) where they can explore our retirement planning tools and watch our educational webinars on demand.

We also invite them to our regular live sessions, with the opportunity for Q&A with our experts.

Our tried and tested approach means that more than 80% of annuities sold with us in the last 12 months received a medical enhancement – that beats just 20% of annuities sold elsewhere.



## Early engagement is key

From age 50 onwards, members can choose when they would like us to contact them. We work alongside their scheme administrator to ensure a smooth journey into retirement.

Contact points at age 50, and in the 5 – 10 years before retirement are sent to engage your members with their options and get them thinking about what their retirement might look like.

Closer to their retirement age, more detailed information is sent (including personal illustrations), so by the time they're ready to take benefits, your members are equipped with the tools, knowledge & support to retire with confidence.

See the [Pre-Retirement journey](#) at a glance which provides a more detailed example of what we can offer >

We can work with you to design a bespoke member journey with contact points of your choosing to complement any existing communications. We can also offer a free bespoke webinar to launch the service, so members know who HL are and how we can help.

## Client testimonials

We conduct an annual Client Satisfaction Survey to check in with our clients.

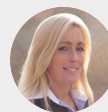


One complimented our **'genuine desire to want to help members achieve the best outcomes for them, rather than selling them the most profitable option for HL'**

and our high level of service: **'Efficient, knowledgeable, helpful'.**

## Get in touch

We would value the opportunity to speak with you further about our service and how we can help your members to achieve the right outcomes at retirement.



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