

What advice feels like Your pension, your choice

You've got your quote and your retirement is starting to feel real.

You have exciting times ahead and plans you want to make.

The good news is that Morgan and the Trustees providing these pension benefits can now offer you plenty of flexibility - **you** choose how you want to enjoy **your** retirement.

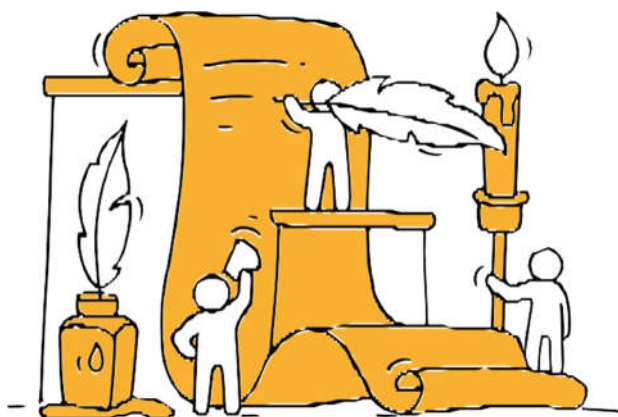
There is a lot to think about - and everyone is different. So how do you select the option that is best for you?

Morgan and the Trustees recognise that this is a very important decision and has arranged for you to have access to us, to help and support you in making an informed choice about how to shape your retirement.

You can contact WPS Advisory at:

**0808 500 1608 (UK free phone) or
+44 203 283 7680 (Overseas)**
Lines are open 8:30 am to 5:30pm

Monday to Friday, excluding bank holidays



Who is WPS Advisory?

We are specialists in helping people plan their finances at retirement.

We have worked with over 150 companies and trustees in supporting their members in making informed choices about their retirement.

We are authorised and regulated by the Financial Conduct Authority (FCA).

We are independent of both Morgan and the Trustees of the Scheme. Any decisions that you make as a result of obtaining advice from WPS Advisory are solely a matter between you and us. Our role is to assist you in making the right decision for you in connection with your options under the Scheme.

Morgan has negotiated with us a fixed fee in connection with your existing pension within the Scheme. Should you wish to take advice from WPS Advisory our fee is currently £950. Please note VAT may be applied in certain circumstances. If you decide to transfer to another pension arrangement that arrangement may involve initial or on-going charges.

Please feel free to visit our website at wpsadvisory.com and in particular the "your toolbox" section for more information.

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What Advice Feels Like

How WPS Advisory can help you

We cut through the jargon - making your pension and the choices available simple and understandable.

We never start with complicated numbers; we start by listening and understanding your needs, wants and objectives around:

- > You and your loved ones
- > Your plans for the future
- > Any other retirement income, including your State Pension
- > Your tax position

Working with you to create a plan for retirement, the way you want it.

What's included in the advice:

We'll take into account your overall financial situation, including other pensions and investments. If you need advice on those other pensions we can help but that would be separate. We always agree any extra costs in advance with you, and set them out clearly in pounds and pence. Sometimes, if your situation is more complex, or if you need a more complex investment solution, there may be extra fees, again, we'll agree them with you in advance.

If you decide now is not the right time to take action, you can come back to us in the future and we'll provide you with advice at the same rate, which is much lower than you would pay elsewhere.

The advice process - what to expect:

When contacting WPSA to register to receive advice, you will be asked to confirm your identity using identifiers unique to you, such as your member reference number and your National Insurance number. You will then be assigned to one of our Customer Relationship Managers "CRM" who will set the scene, answer any questions you have and help you gather the information needed in advance of your advice meeting.

You can provide the information needed via an online 'fact find' in advance of your advice meeting. This is a 2-stage process to help us understand your plan in your words and to gather some more factual information about you. Your CRM will help you with this during the first 4 weeks leading up to your advice meeting. Once you have had your meeting with your adviser, depending on your individual circumstances, subsequent meetings may be necessary, and you may need to provide additional information to facilitate the advice process.

So, here are four good reasons to register:

- > Our fees are specially negotiated with Morgan and the Trustees
- > We put you first
- > We give truly independent advice - no products to sell
- > We're passionate about retirement planning

You've worked hard for your pension benefits. Now's the time to make the most of them.

WPS Advisory Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 624546.

WPS Advisory Limited is registered in England & Wales under Company Number 08874015. Our registered office address is: 7 St John Street, Mansfield, Nottinghamshire NG18 1QH.



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