



## Getting advice on your offer

You have a limited opportunity to see if the Pension Increase Exchange offer better suits your financial and personal needs in retirement.

To support you, Origen has been appointed to provide you with advice at no cost to you. Origen Financial Services is authorised and regulated by the Financial Conduct Authority. We will help you to find the best option for your financial future, as we have for thousands of other people in your situation.

We can only provide advice to those who are resident in the UK. If you are not a UK resident (and have no links to the US) we can provide you with a guidance service, highlighting the key points of the offer and leaving you in an informed position to make your own decision.

## Guiding you through our service

### BEFORE YOUR APPOINTMENT

When you contact us to book your appointment, we will send you a pack which contains further information, including a short online questionnaire you need to complete. This will help your adviser to prepare and speed up your advice appointment.

Alternatively, you can complete the information in this document and bring it along to your appointment.

Providing us with this information is important to make sure we give you the very best advice.

### AT YOUR APPOINTMENT

Your appointment will take around 45 minutes.

We will discuss the key aspects of the offer and your circumstances to ensure that our recommendation is right for you.

### AFTER YOUR APPOINTMENT

We will recommend you either accept or decline the offer.

We will send you a report explaining the benefits and risks of our advice along with any paperwork you require.

Please contact us today to receive your appointment pack and book a time to speak to one of our advisers.

# Origen's Online Client Portal

Our secure online Client Portal is designed to assist you with your financial advice journey. You can find information from Origen regarding your pension options in one place, view helpful guides and videos, arrange your advice appointment, securely send and receive documents and receive regular updates as you move through your journey with us.

## To arrange your appointment by 15th November 2024

- Please register onto the Client Portal:  
**[FirstBus.origenportal.co.uk/register](https://www.firstbus.origenportal.co.uk/register)**
- or scan the QR code to the right.
- Enter the following pin code when prompted: **3097**
- Once you have registered, you will be able to book your appointment and then follow your advice journey with us from start to finish.



Alternatively, you can:

- Call us on **0800 470 0470**
- Email us at **[FirstBusPIE@origenfs.co.uk](mailto:FirstBusPIE@origenfs.co.uk)**

\* Lines are open 8.30am - 5.30pm, Monday to Friday All calls are recorded for business purposes. Calls are free from landlines & from mobiles if calling from within the UK.

## About you

When you receive your appointment pack, it will contain a short online questionnaire you need to complete. This will help your adviser to prepare and speed up your advice appointment.

Alternatively, you can complete the information here and bring it along to your appointment. We also ask for information about any partner or spouse, which is important if you have a joint retirement plan.

## Your monthly income

Please tell us the net amount you receive each month.

Source of income	You	Your partner
Salary	£	£
Pensions in payment (excluding State Pension)	£	£
State Pension	£	£
Rental income	£	£
Investment income	£	£
Other	£	£

## Your assets and liabilities

<b>Assets</b>	<b>You</b>	<b>Your partner</b>
Main residence	£	£
Other property	£	£
Pension savings	£	£
Investments	£	£
Cash	£	£
Other	£	£
<b>Liabilities</b>		
Mortgage	£	£
Other debt (loans, credit cards etc)	£	£

## Future income sources

Please tell us about any future sources of income or lump sums you are expecting to receive, and what age you will start receiving them.

	<b>You</b>		<b>Your partner</b>	
	<b>Amount</b>	<b>Age</b>	<b>Amount</b>	<b>Age</b>
Additional pensions (amount per year) - excluding State Pension	£		£	
State Pension	£		£	
Inheritance	£		£	
Other	£		£	

## Your retirement income needs

Please try and split your household outgoings into essential and non-essential items.

<b>Monthly outgoings</b>	<b>Value</b>
Essential (e.g. debts, bills, food, travel)	£
Non-essential (e.g. eating out, hobbies, leisure)	£
Monthly surplus / shortfall of income	£

## Your health

	<b>You</b>	<b>Your partner</b>
Are you in excellent, good, average or poor health?		

# Things to think about before your appointment



## Why trust Origen?

Origen is one of the UK's leading national financial advisers, with a history of providing advice for 140 years. We have received numerous awards in recognition of our service, including Retirement Planning Advisory Firm of the Year for the last 11 years.

We support pension scheme members like you every day and we are here to help you.

Our advice is entirely independent from your company pension scheme and is based on your own personal circumstances, aspirations and financial objectives.

## What to expect in the advice process

We have prepared a short video to guide you through and help you understand the advice process.

To watch our video go to [www.tinyurl.com/Origenvideo1](http://www.tinyurl.com/Origenvideo1) or scan the QR code with your smartphone.



Book an appointment today to make sure you get the most out of your pension.



Origen Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Our Registration Number is 192666. Our Registered Office is: Ascent 4, 2 Gladiator Way, Farnborough, Hampshire, GU14 6XN. and registered number 03926629. CA12173 Exp 02/2025.