SCOTTISH WIDOWS

Your future in one place

We can help you decide if having all your pensions in one place is right for you.

Where can I get advice?

We do not offer financial advice as part of this process and you will be responsible for making sure that choosing to combine your pension is the right thing for you to do. If you're not sure, we do recommend that you speak to a financial adviser. You will normally be charged for any advice they give.

Find an adviser at unbiased.co.uk

Is one plan in one place right for you?

Combining all your pension pots into one place could save you money on pension charges and make planning for the future you want even easier. Before you make any decisions, there are a few important things to think about.

- Charges: All pension providers charge fees for managing your money. Look at the charges you pay for managing your existing plan and compare them with ours to see whether you're paying more, or less.
- Exit fees: Your current pension provider may charge you a fee (known as an 'exit penalty') for transferring to us.
- Checking existing benefits: Please make sure you check your existing pensions for any valuable features, benefits or guarantees that you'd like to hold on to. As these would be lost once you've completed the transfer.

Which pensions can I combine?
You can use our app to combine most types of personal or workplace pensions. There are some pensions which you cannot combine using our app, such as those with certain guarantees.

If you're not sure what to do, and you'd like to talk about your options, you can speak to an independent financial adviser.

Scottish Widows Pension Tracing Service
You can use our free and easy-to-use pension tracing service to help you find any lost or forgotten pensions. Simply scan the QR code to download the Scottish Widows app and start tracing today.

Simple steps to a one pot pension on the Scottish Widows app

1. Go to your pension dashboard.
2. Tap 'Review or make changes', then 'Transfer in'.
3. Read and fill in your information to check if you're eligible, then complete the rest of the form and make sure you're happy with the declaration.
4. Leave the rest to us.

You can also transfer your pensions, if its right for you, via **online services**.

See your future with the Scottish Widows app

Available on the App Store
GET IT ON Google Play

Pension transfers require careful consideration as there are a number of things you need to understand before deciding if it's right for you. We don't offer financial advice as part of this process and we won't compare pension charges for you, so you'll be responsible for making sure that transferring is in your best interest.

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