

Are you wondering
how to access
your pension and
what options are
available to you?



Taking the right steps now could put you miles ahead in the future

Introducing the LV= Retirement Advice Service

To help you understand and navigate your retirement options LV= have been carefully selected by the Essar Oil (UK) Pension Scheme to provide you with access to expert retirement guidance and advice services.

LV= is passionate about making pensions and retirement options clear and straightforward. Our advisers can give advice on various types of pensions, no matter what your needs or circumstances.

You can have confidence in your retirement decisions knowing that we will give you impartial and trusted advice. We can recommend the best solutions for you as we use options available from the Essar Oil (UK) Pension Scheme, LV= and providers from the whole of the market.



Chat

An initial free chat with a friendly LV= adviser.



Tailor

A personal review of your circumstances.



Set-up

LV= will set up everything for you.



Review

LV= can help your pension savings reach their full potential.



The LV= Retirement Advice Service

As a leading UK retirement solutions provider, LV= provide regulated financial advice to people looking to access their pension safely and securely. We have a team of skilled and experienced friendly advisers who are here to help you understand your retirement options. They will work with you to understand your needs and preferences and provide you with the right advice, presenting solutions for your personal circumstances.

Who is this service available to?

- ✓ Any non-retired member of the **Essar Oil (UK) Pension Scheme**.

What services do we offer?

- ✓ Advice on transferring pensions.
- ✓ Advice on retirement options from the Sainsbury's Pension Scheme.
- ✓ Advice on flexible retirement options, including drawdown.
- ✓ Buying an annuity (with or without advice).
- ✓ Options for other pension savings you may have (both personal and from previous employers).

If you have a general (non-retirement) query about the Essar Oil (UK) Pension Scheme, or wish to arrange retirement directly with them (without advice), then please contact your pension scheme directly.

For Essar Oil (UK) Pension Scheme members, we have agreed a competitive fixed fee for our advice of £1598 + VAT. The cost of our services will be clearly explained to you and we'll be pleased to answer any questions you may have.

We hope to hear from you soon!

How to get in touch



0800 023 4391.

The initial chat is free and without obligation. Open 8.30am to 5.30pm, Monday to Friday. For TextPhone dial 18001 first. We may record and/ or monitor calls for training and audit purposes.



Pensionsupport@LV.com

LV= offer pension and annuity products from the whole of the market.

You can get this and other documents from us in Braille or large print by contacting us.



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