

Executive Pensions Advice

At Barnett Waddingham LLP, a key area of expertise is our advice and assistance on all aspects of Executives' pension arrangements.

In our experience, these are often characterised by a number of unique factors:

- Executives can influence the design of their corporate pension provision
- Executives often accumulate a number of schemes from different employers throughout their careers
- Pension provision for Executives is often more fully integrated into the overall remuneration package
- Retirement planning options are wider in view of the large value of pension benefits that are built up
- Disclosure in accounts of Directors' pension arrangements can be an influencing factor
- The tax simplification rules on pensions will have a greater impact on Executives

These factors often lead to a complex picture, requiring careful monitoring and management.

Our Service

We can provide:

- An advisory service to Executives, giving strategic advice leading up to retirement. Our professional advice is fully independent and is not geared to promotion of any product.
- Retirement planning advice, considering options including conventional annuities, non conventional annuities, pension fund withdrawal, phased retirement and general retirement planning issues.
- Advice on transfers, both within the UK and overseas (QROPS).

- Advice to companies on strategies to deal with pension provision for Executives both pre-hire and upon early termination.
- An annual report to Executives, which considers their overall pension position, assesses the Executive's risk profile, reviews pension investments, provides projections of pensions and plans contributions. The provision of this report will facilitate the completion of the Executive's annual income tax return.
- Any regulated investment advice will be provided by a member of Barnett Waddingham Investments LLP which is authorised and regulated by the Financial Services Authority.

Our Costs

Our costs will depend on the nature of the assignment. Our costs are based on our usual time costs basis and will vary according to the level of services required and the complexity of each individual Executive's arrangements. We will be happy to agree a specific budget having considered the level of service required.

For further information

Please contact, partner, Bhargaw Buddhdev by email Bhargaw.Buddhdev@barnett-waddingham.co.uk or by phone on 01494 788100 to arrange an initial consultation.



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