

Introduction

Managing your pension is one of life's most important financial commitments.

Many of us will spend decades in retirement, so it's crucial that any decisions made are informed and considered. Pensions can be complex and understanding the various products and legislation can be difficult, so expert advice is encouraged to help members get the most from their retirement savings.

Under new rules introduced from April 2015 you have more choice than ever before how and when you can take money from your pension pot. With greater freedom of choice comes more responsibility. There's a lot to weigh up when working out which option or combination will provide you and any dependents with a reliable and tax-efficient income throughout your retirement, which is why we would recommend that you seek guidance or take financial advice.

At Retirement Pension Advice

For Actively Contributing Members of
The Asahi Glass Fluoropolymers Pension Scheme
(Defined Contribution Section)



Independent Financial Advice

AGC Chemicals Europe, Ltd. (the 'Company') will contribute up to £2000* towards the costs of an independent financial advisor who can help guide you through the retirement process from the age of 58 and upwards.

For more information, please contact Michelle Hill in HR.

If you do not have an independent financial advisor, a trusted website is www.unbiased.co.uk who offer a free service that matches your advice needs to approved advisers in the local area. Please contact one of the Trustees of the Asahi Glass Fluoropolymers Pension Scheme (the 'Scheme') or a member of the HR Team for further information.

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Money-Helper

Money-helper is a free and impartial guidance services offered by the Government. If you are aged over 50 and have defined contribution savings, it can help you to cut through the jargon and complexity of financial services, explaining what you need to do and how you do it. It can help with impartial guidance and can recommend further trusted support if you need it.

You can obtain information online at www.moneyhelper.org.uk/pension-wise or by phone 0800 011 3797.

Trustees

Whilst the Trustees of the Scheme are unable to offer financial advice or guidance on your choices at retirement, their knowledge of the Scheme and its investment options may prove helpful so please feel free contact either of our on-site Trustees, Martyn Shenton and Chris Bell who will be happy to help.



Beware of pension scams

Although it's something you'll hopefully never have to deal with, it's important to be aware of pension scams. The Pension Regulator's website has advice on how to spot a scam and what to do if you're ever affected by one. The website to visit is

<https://www.thepensionsregulator.gov.uk/pension-scams>

* HMRC allow the Company to pay £500 tax free towards the cost of independent financial advice, anything over this amount will be taxable via a P11D benefit in the tax year paid.