



O&M Transfer Adviser

Transfer Adviser is a regulated service from O&M that provides in depth analysis and advice to deferred members of occupational schemes including:

- Final salary schemes
- Money purchase schemes
- Executive pension plans
- Section 32 arrangements

The majority of advisers are not authorised by the FCA to offer transfer advice for these plans; some are yet to take the necessary exams, whilst others prefer not to become involved in this area of advice.

Whatever your situation, Transfer Adviser could be an important source of income for you and a valuable service for your clients.

Why introduce clients to O&M?

- No responsibility or liability for advice.
- No P.I. risk.
- O&M are 100% Fee Based Advisers
- Demonstrate to the FCA you are treating customers fairly.
- Client Satisfaction – Your clients will receive impartial advice from specialists.
- Client Retention – You benefit from a written no cross-sell agreement.
- Have confidence that your clients are being looked after by experienced transfer advisers.
- You have the potential to earn should a transfer proceed, either by taking the pension funds under management or providing at retirement vesting advice.
- You can track progress via our case tracking website.

Why Transfer Adviser?

The Transfer Adviser service was established by O&M for those advisers who prefer not to be involved in occupational pension transfers. It offers this specialist advice to clients without the risk of having to refer them to a potential competitor, or alternatively, neglecting to provide a service in this area.

Using O&M's expertise and knowledge in the pensions arena, our team of analysts and advisers will carry out a comprehensive analysis, report and recommendation to ensure your client is appropriately advised.

Detailed information on the Pension Protection Fund where appropriate is also included in our report. This issue alone, represents a fundamental reason to introduce the Transfer Adviser service to your client.

What do I need to do?

Register for the Service

Visit www.ompensions.co.uk and download our Transfer Adviser Registration Pack. This includes a Professional Introducers Agreement and our Terms & Conditions, which we require you to read, sign and return. Once we receive this, we will supply you with your Transfer Adviser Client Introduction Packs.



Find Your Clients

Each fact-find or client review is an opportunity to find clients with deferred occupational arrangements. A search of your back-office system will find more still.



Instruct O&M

Assist your client with completion of the Client Introduction Pack. This includes a formal introduction to O&M which you and the client both sign, a fee agreement and a Letter of Authority for the client to sign. There is a Pension Transfer Questionnaire which you may wish to assist the client to complete, but it must represent the client's views. You may also wish to provide any additional background info on the case to ensure we have all the information needed to provide appropriate advice. Finally, enclose a cheque payable to 'O&M Pension Advice' for the Initial Deposit of £500.



Await the Outcome

Sit back and let us take the strain. You can keep abreast of your case's progress by using the 'live' Case Tracking service. Where a case is successfully transferred you will have the option to transfer the policy to your agency.

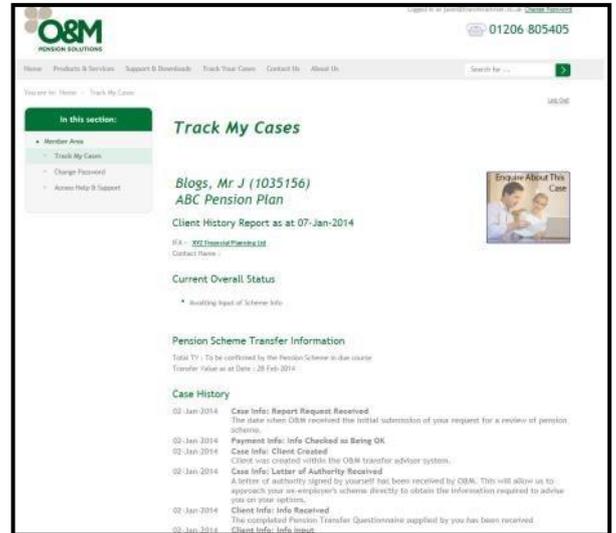
Tracking Your Cases

The transfer advice process can take anything from one to six months to complete depending on how helpful the scheme administrators are. To enable you to track the progress of a case at all times you have access to the O&M Pension Solutions website tracking service.

www.ompensions.co.uk

The Track Your Cases section provides detailed information and history regarding any active cases and those completed in the previous three months.

This website is updated on a daily basis and contains strong security measures to ensure confidentiality.



How will each case be handled?

Case Submission and Client Confirmation

You send O&M the completed Case Submission form, Letter of Authority, Pension Transfer Questionnaire and payment for the Initial Deposit. Upon receipt of these completed forms O&M will issue a letter to the client enclosing the Terms of Business, confirming receipt of payment and detailing the next steps.

Scheme Data Gathering

O&M's skilled analysts will start work on ensuring that full scheme and member data is retrieved to ensure fully regulated advice can be provided.

Initial Client Discussion with the O&M Adviser

The O&M adviser will review the paperwork on file, including the Pension Transfer Questionnaire and any supplementary information that you have provided. We will then contact the client in order to set up a telephone discussion between them and our adviser.

Initial Review Letter

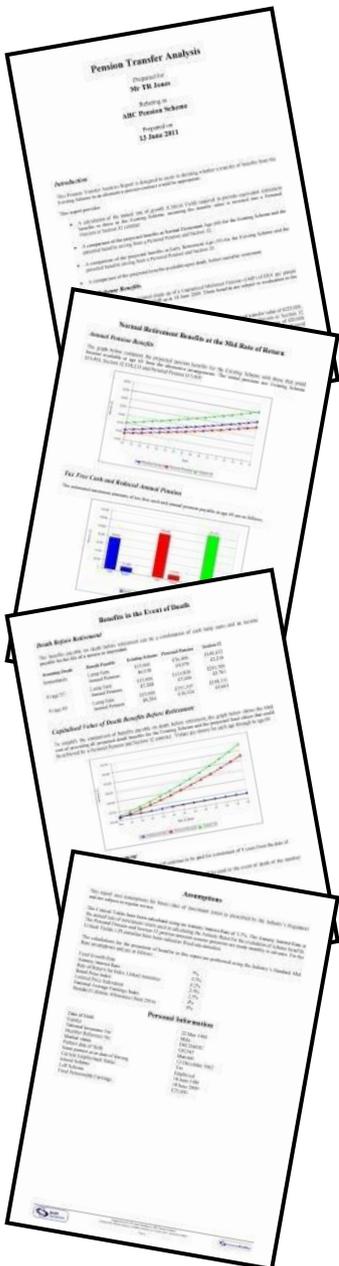
Once the O&M adviser has spoken to the client, a brief initial review letter will be sent to them. The client can then instruct O&M to provide them with full advice if appropriate.

Fully Regulated Advice

The O&M adviser will formulate the fully regulated advice pack. Once the advice pack has been produced we will dispatch it to your client. We will then contact the client and agree to a suitable time and date on which their advice discussion with our adviser can take place.

Transfer and Case Completion

If appropriate O&M will oversee the transfer of the client's benefits into the agreed plan.





O&M's Credentials

The Transfer Adviser service is provided by 2 O&M entities:

- (1) The research and gathering of information from the pension scheme is provided by O&M Pension Solutions, a trading style of O&M Pension Solutions Ltd. This company also liaises with the introducer and is responsible for the monthly introducer retainer fees.
- (2) The client facing advice is provided by O&M Pension Advice which is authorised and regulated by the Financial Conduct Authority with pension transfer specialist permissions.

O&M Pension Advice is a trading style of Independent Pension Analysis Limited (FCA ref 796416) which is an appointed representative of Perceptive Planning Limited (FCA ref 534666) which is authorised and regulated by the Financial Conduct Authority

O&M:

- Designed the industry standard Pension Transfer Questionnaire. The latest version of this is used to establish the client's attitude towards their existing benefits and forms the basis for the recommendation that is given.
- Produce the Transvas Profiler system, which is the leading TVAS system amongst financial advisers and is widely used by product providers. This system is used by O&M's Transfer Bureau.
- Operate a Transfer Bureau which produces thousands of reports for financial adviser firms who prefer to outsource the evaluation of occupational scheme benefits to a specialist.
- The Transfer Bureau is used to produce the TVAS reports for Transfer Adviser clients.

O&M Pension Solutions

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