

Transfer Bureau



Simply instruct O&M to conduct an analysis and a comprehensive compliant report will be produced comparing the member's pension scheme benefits to a personal pension and, if required, a section 32 policy.

Our analysts will gather all data from the existing scheme and deal with any queries, missing or inconsistent data on your behalf.

We charge a reasonable fee for a quality service. This fee is quantifiable and your client should be happy to pay for a report from a specialist.

Comparing free reports with O&M's bureau service is not a like for like comparison. Our fee is for a complete service that takes you from letter of authority through to the issue of a Transfer Value Analysis report. Whilst we are dealing with the scheme administrators, you can concentrate on your clients.

Getting Started

Visit www.ompensions.co.uk and download our Transfer Bureau Registration Pack. This includes our Terms & Conditions, Service Licence and direct debit for you to read, sign and return. Once we receive this, we will supply you with everything you need to submit your first case.

Case Tracking

When you submit your first case, you will be able to follow the "Track Your Cases" link on the O&M website. This ensures that you are kept up to date at each stage of the process.

Platinum Service

Whilst the standard Transfer Bureau service will generate the same report, the Platinum service may be advantageous in many circumstances:

- Where the scheme member is seriously ill and urgent consideration of death benefits from the ceding scheme is required.
- Where the case is urgent due to client timescales.
- Where the increased fee is of no concern to a high net worth client.
- Where a transfer has already been recommended and a report is required to "tidy" the file.
- Pension sharing / divorce cases.



The O&M Report

Whether you use Transvas Profiler or Transfer Bureau, your client will receive the same market leading report, making full use of graphs to simplify the information.

A summary of the key issues detailed in the report is shown below.

Normal Retirement

The critical yield to match the benefits in the current scheme is of key importance to your recommendation. Line graphs are used to compare the existing scheme against a Personal Pension and optionally a Section 32 plan.

Early & Late Retirement

A full comparison of benefits is available at the selected retirement age., be this early or late retirement.

Tax Free Cash

In addition to tax free cash information, the report also includes the critical yield to match benefits assuming full tax free cash is taken.

Death Benefits

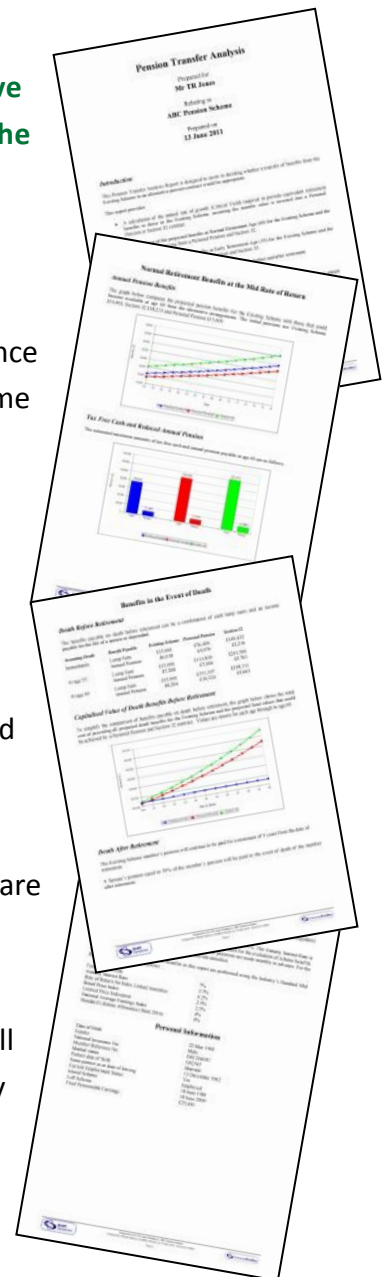
The difference between death benefits, both before and after retirement, are compared. Lump sum values plus annual pensions are shown.

Pension Protection Fund

Although the compensation levels claimed for the PPF state 90% of benefits will be provided, our understanding of the PPF highlights that some individuals may receive considerably less. The report contains a detailed analysis of what your client may receive, should their scheme fall to the administration of the PPF.

Pension Freedoms

The report shows comparison of the income receivable from the existing scheme against taking the same income from a Personal Pension through UFPLS (similar to phased drawdown) or full drawdown and shows life expectancy information for the member and their partner.



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