

Client Information, Service Terms and Costs

Version 2026.3 | Effective 30 September 2026

This document does not itself agree a personal charge or ongoing service. Before either begins or changes, we will record the exact scope, charge, payment method and any selected ongoing service in writing.

1. About us and our service

The Pension Review Business Ltd is authorised and regulated by the Financial Conduct Authority under reference 604182. Our contact address is The College Business Centre, Uttoxeter New Road, Derby, DE22 3WZ. You can contact us on 01332 418 004 or at info@thepensionreviewbusiness.co.uk.

We provide restricted advice on pensions and investments from the product and provider range used by the firm. Annuity advice is provided on an independent basis. We do not advise on transfers from defined-benefit or other safeguarded-benefit pension schemes.

We normally treat an individual client as a retail client, which provides the protections applying to that category. We will tell you if a different categorisation applies.

2. What we agree with you

- the advice or service requested, what is included and what is outside scope;
- the information and authority needed before work can begin;
- the exact initial and ongoing charges, how they are calculated, when they are paid and how they can change;
- whether an ongoing service is selected, what it includes, how often it is delivered and how either party can end it; and
- the documents issued, their versions and where they are stored in your secure client record.

We do not provide an ongoing service, review or monitoring unless it is expressly agreed. A factual statement is not an annual review or a new personal recommendation.

3. How we communicate and act

We communicate in English by secure client site, email, telephone, post or remote meeting as agreed. Tell us if you need another format, a different contact method or additional support. Important instructions may need written confirmation and identity checks before we act.

You must give complete and accurate information and tell us about relevant changes. Missing or unreliable information may prevent us from advising or acting. Provider documents remain authoritative for product terms, cancellation rights and deadlines.

4. Client money and ownership

We do not hold client money. Product payments should be made to the relevant provider, not to an individual adviser. Investments and policies are normally registered in your name unless another arrangement is expressly agreed and permitted.

5. Our charging structure

Service	Charging structure	What the charge covers
Pension accumulation	Agreed for the case; no more than 5% of assets under advice	Research, recommendation and agreed implementation
Retirement / drawdown	Usually £3,000–£5,000; no more than 5% of assets under advice	Scope and complexity determine the exact charge
Annuity planning	Agreed for the case	Exact charge and any third-party remuneration disclosed before application

These are charging-structure indications, not a quotation. Before we make a personal recommendation, implement a transaction, or start or change a chargeable ongoing service, we will agree in writing the exact scope, total charge, payment route and any selected ongoing service for your case.

Ongoing pension service	Annual rate	£100,000 illustration
Accumulation / pre-retirement	0.60%	£600 a year / £50 a month
Drawdown / post-retirement	0.75%	£750 a year / £62.50 a month

If a percentage charge applies, its cash amount rises or falls with the value on which it is calculated. The written case-specific record states the valuation basis, frequency, payment method and period. Provider, platform, investment, transaction and tax costs are separate and will be aggregated with our charge where the rules require it.

6. Ongoing service

- an annual review where that service is selected and you provide enough current information;
- the agreed reporting and contact arrangements;
- advice or implementation only within the agreed scope; and
- clear disclosure of relevant ongoing costs and charges at least annually where required.

If we cannot complete a review because we do not have sufficient current information or engagement, we will not assume continuing suitability. We will record the position, assess the service delivered and take an evidenced decision about the service and firm charge.

7. Conflicts, research and client interests

We identify and manage conflicts. If our arrangements cannot adequately prevent a material risk to your interests, we will disclose the conflict clearly before proceeding or decline to act. Recommendations must be supported by current, case-specific evidence; provider payments or platform relationships do not replace that assessment.

8. Identity, financial crime and records

We may verify identity, address, source of funds and source of wealth and carry out fraud, sanctions and financial-crime checks. We may be unable to act until required checks are complete. We keep an appropriate record of the service, advice, instructions and documents issued.

9. Privacy

Our separate Privacy Notice explains the personal information we use, why we use it, who receives it, retention, international transfers and your rights. We provide or actively bring the current notice to your attention when required; it is not replaced by a general website reference.

10. Ending or changing the service

You or we may end an agreed service by written notice, subject to work already completed and any case-specific written terms. Ending our service does not automatically end provider, platform or investment charges. Where a firm adviser charge must stop or change, we will record and action the instruction and effective date.

There is no firm exit penalty for ending an ongoing advice service. Charges already earned for completed or committed work remain payable as set out in the relevant case-specific written terms.

11. Cancellation rights

Any right to cancel our service will be stated in the relevant case-specific written terms. Product cancellation rights and deadlines are arrangement-specific and are set out in the provider's documents. Contact us promptly if you are considering cancellation; do not rely on a generic 14-day or 30-day assumption.

12. Complaints and redress

If you are unhappy, contact The Pension Review Business Ltd at The College Business Centre, Uttoxeter New Road, Derby, DE22 3WZ, telephone 01332 418 004 or email info@thepensionreviewbusiness.co.uk. We will provide and follow our complaints procedure. If we do not resolve an eligible complaint, you may be able to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

We are covered by the Financial Services Compensation Scheme. Eligibility and compensation depend on the regulated activity, product and circumstances. Current details are available at www.fscs.org.uk.

13. Governing law and changes

These terms, together with any case-specific written agreement, are governed by the law of England and Wales, subject to any mandatory consumer protection that applies. They are supplied in English. We will tell you about a material change to these terms, the service or charges in a clear and timely way. The controlled version and issue record will be retained in your secure client record.

Questions or accessibility needs? Contact 01332 418 004 or info@thepensionreviewbusiness.co.uk before agreeing or proceeding.