



## **Pensions – Who do I ask?**

There are various sources of help available to UNISON members who have a pension query. This short paper signposts you to where you can go for help and identifies the kind of situations where you might need it.

### **Step 1 – Can your employer or pension scheme help?**

If you have a question directly concerning your pension, then you should first contact your employer's pensions officer or your Human Resources Department as appropriate. If they can't help it's likely they will refer you to whoever administers your pension scheme.

If in doubt you should check your pension scheme handbook as this will provide the relevant contact details for any question you have about your pension scheme entitlement and options.

Your employer and/or pension scheme cannot provide financial advice. They cannot tell you what is the best action for you to take. They can only provide factual information about your pension entitlement and options.

The types of issue your employer and pension scheme administrator can help with are as follows (please note this is not an exhaustive list):

- You are not sure if you are paying the correct contribution level
- You want a current statement of your pension entitlement
- You want to nominate a partner to receive pension benefits in the event of your death
- You want to transfer other pension benefits into your employer's pension scheme
- You want an illustration of your personal retirement options for a given point in the future
- You want to contribute more to your pension and would like to check your options

## **Step 2 – My employer and/or pension scheme cannot help me – what next?**

Well, this really depends on the exact nature of the issue you need advice on, as follows:

- Step 2 (a) I have a query about my pension

You should contact your local UNISON Branch. If your Branch cannot assist with your query then they can refer the matter to UNISON's National Pensions Unit, via the relevant UNISON regional office. You can contact UNISON's Pensions Unit by e-mailing: [PensionsQueriesforMembers@unison.co.uk](mailto:PensionsQueriesforMembers@unison.co.uk). Please provide your UNISON membership number and copy in your branch.

- Step 2 (b) I have a dispute about my pension

You should raise this with your local UNISON Branch who can access assistance from regional staff. You will likely need to complete a case form. If required, specialist guidance can then be accessed by the Region from the Pensions Unit.

- Step 2 (c) I need to know what option is best for me

Then you really require individual independent financial advice. UNISON representatives are not authorised or able to provide you with this advice. You will need to seek the assistance of an independent financial adviser who is likely to charge you for their services.

UNISON members are entitled to a free initial 30-minute consultation with Quilter (formerly known as Lighthouse) who specialise in pensions advice concerning public service pension schemes. They also provide preferential rates to UNISON members. [Further information](#)

The Money and Pensions service is an arm's-length body, sponsored by the Department for Work and Pensions. They provide a 'Money Helper' service where free advice can be accessed. [Further information](#)

Examples of issues an independent financial adviser could help you with include the following:

- Should you take a tax-free cash sum from your pension?
- Should you take the biggest tax-free cash sum that you can?
- Should you transfer another pension into your current scheme?
- Should you pay more money into your pension scheme and if so, what is the best option for you to do so?
- If you need to buy an annuity, which one is likely to be the best for you?
- Am I better off saving in a pension or should I pay off my debts first?