



# Our pensions offering for consumers

## **About MoneyHelper**

MoneyHelper is the consumer facing brand provided by the Money and Pensions Service, which offers guidance and information across a range of money and pensions topics.

Many people don't realise we offer free, impartial help about any pensions topic to all, regardless of their age or pension type as well as supporting people with their money concerns in these difficult times.

This guide is to help you understand how you can further support your members by introducing and signposting to our services through your own websites and member communications. You can use the links in this guide to signpost your members to us, or contact our UK partnerships team: <a href="mailto:partners@maps.org.uk">partners@maps.org.uk</a> for more information on how MaPS can help you support your audiences.

MoneyHelper makes money and pensions choices clearer, so you can take control and move on with life. Whatever your circumstances, we're on your side.

#### Pension guidance from MoneyHelper

MoneyHelper provides free and impartial pensions guidance and tools online. It also has a helpline – (0800 011 3797 - ) which offers free, impartial help about any pensions topic to all, regardless of age or pension type, including:

- What happens to your pension if you leave your job or are made redundant?
- How much can you pay into a pension?
- Pensions are too expensive should I opt out?

- How does moving or living abroad affect your UK pension?
- How can you top up your State pension?
- Is it a good idea to combine all your pensions together?

We will also direct people to other guidance services if we recognise different needs through our interaction, for example debt advice and benefit support.

### Pre-bookable appointments

MoneyHelper offers appointments that can be booked to focus on a specific topic e.g.:

- Pensions on divorce
- Pension loss (if you think you have been scammed)
- Rebuilding pensions after being the victim of a scam
- Understanding pensions if you are self-employed





#### The Pension Wise service

Pension Wise is a service from MoneyHelper that offers free, impartial guidance to over 50s about their defined contribution (DC) options. Pension Wise forms part of MoneyHelper's holistic pensions offering.

Pension Wise appointment lasts around an hour and will cover:

- Options for taking your pension money
- Next steps to take
- Questions to ask your provider

For more information on how MaPS can help you support your audiences contact our UK partnerships team: <a href="mailto:partners@maps.org.uk">partners@maps.org.uk</a>

You can find the brand and messaging toolkit, including the logos, online:

MoneyHelper | The Money and Pensions Service (maps.org.uk)

Why not use the links below to signpost your members.

Service	Summary	Who should I signpost?	Where should I signpost to?
Pension guidance	MoneyHelper provides online guidance and information, which is available at www.moneyhelper.org. uk, and a helpline which offers free, impartial help about any pensions topic.	Anyone with a pensions question	www.moneyhelper.org.uk 0800 011 3797
Pre-bookable appointments	MoneyHelper offers appointments that can be booked to focus on a specific topic.	Anyone facing the specific challenge addressed in the appointment, for example divorce or pension scams	www.moneyhelper.org.uk 0800 011 3797
Self- employed reviews	MoneyHelper offers telephone appointments to help people who are self-employed understand their pensions saving and access options.	Self-employed people	www.moneyhelper.org.uk 0800 011 3797
The Pension Wise service	MoneyHelper provides the Pension Wise service that offers free, impartial guidance to over 50s about their defined contribution (DC) options	Anyone aged 50+ with a DC pension who wants to understand their access options	www.moneyhelper.org.uk/ pensionwise

