

Update

For members of
The Thomson Corporation PLC Pension Scheme (the 'Scheme')



SEPTEMBER 2025

From The Thomson Corporation Pension Trust Limited (the 'Trustee')



A welcome message

from Nigel Brockmann, Chair of the Trustee

I'm pleased to welcome you to the latest edition of Update, our annual Scheme newsletter – we have lots to update you on.

Your pension in a volatile market

I would first like to convey some reassurances in response to recent market volatility.

If you're a Defined Benefit (DB) member or have a DB underpin, the amount of DB pension you're entitled to **does not** change in response to market changes, and the Scheme remains well-funded and backed by the Company.

We also remain confident in our investment strategy, which has minimised the impact of recent volatility on the Scheme. Preliminary valuation results from Katherine Roberts, the Scheme Actuary at WTW, indicate that the Scheme is in a funding surplus (see page 9).

If you have Defined Contribution (DC) or 'money purchase' savings, their value **does** change in line with the way in which they are invested. It's important to keep in mind though that these savings are long-term investments, and short-term market volatility is very common. Historically, markets have shown a tendency to recover from any downturns and grow over the long term.

See page 8 for a full update on investment markets from Alex Lindenberg at Redington, our investment adviser. A summary of figures from the Scheme's latest Annual Report is also on page 9.

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Helping you plan for retirement

For members who haven't yet started to take their benefits, our focus this year is helping you to prepare for retirement (even if it might be a way off). This includes sharing information about your options and what you need to do (and when).

Some of your options depend on which Section of the Scheme you are in, so please read the article on page 4 alongside the enclosed retirement factsheet (note this is not included for pensioner members).

Legal changes to pensions

Andy Cork from A&O Shearman, the Scheme's legal adviser, returns with news on legislative changes that may impact you (see page 14). This includes upcoming changes to Inheritance Tax on pensions, which you may have heard about in the news.

Our condolences

I must also pass on the Trustee Board's condolences to the family and friends of members who have died since our last newsletter (see page 13).

MND elections

Finally, we are now inviting you to take part in the elections for four Member-Nominated Director (MND) roles. MNDs sit on the Trustee Board alongside Company-appointed Trustee Directors and are nominated by Scheme members every five years. The current MNDs' term of office is due to end on 31 October 2025. See the enclosed MND leaflet for more information.

I hope you find this edition of the newsletter informative. If you have any comments or questions, please contact Phil Casson, the Scheme Secretary (page 15). For questions about your benefits, please get in touch with Isio (see page 16).

Nigel Brockmann
Chair of the Trustee

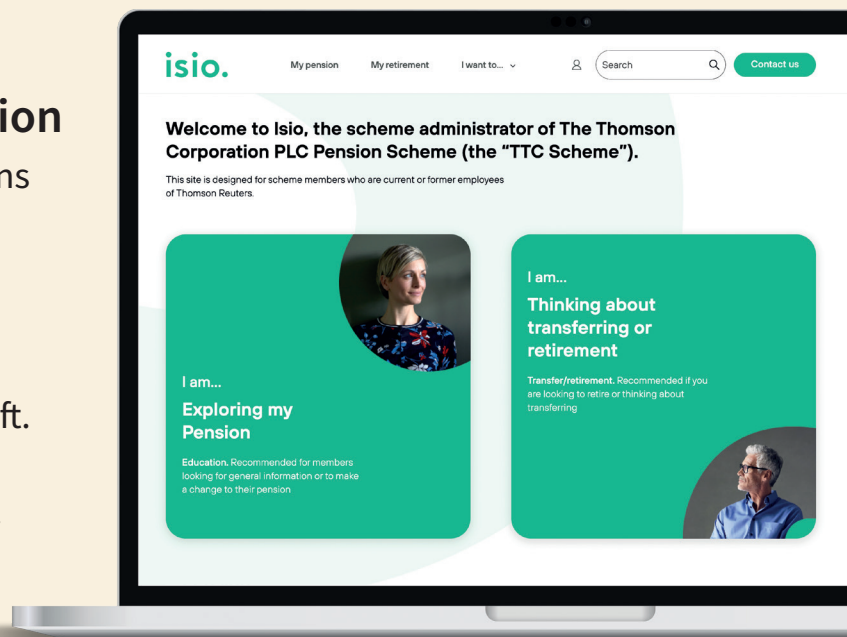


To manage your pension

You can take important actions and get valuable information about the Scheme and your individual benefits on www.ttc.yourisio.com or scan the QR code on the left. Go to 'I want to...' in the navigation bar to take action.

How we communicate with you

In the future, we intend to send you newsletters and other updates by email. It's quicker, more efficient and better for the environment – all you need to do is ensure your email address is up to date – see page 10. If you **don't** want to receive updates by email, please contact Isio (see page 16) to confirm your postal preference.



Preparing for your retirement

Read on if you have not yet taken your Scheme pension

Even if you've got a few more years to go, it's important to start thinking about your future now – how and when you're going to take your benefits, and any other pensions/income you may have (including a State Pension).

There are two different types of pensions in the Scheme

Before we start, here's a recap on the two types:

Defined Benefit (DB)

(which is often called 'final salary')

This provides you with a guaranteed income for life and typically provides benefits to your dependants on your death, subject to Scheme rules. Its value depends on how many years you were an active member, the rate at which benefits built up (accrual rate), and your pensionable salary (in the Scheme's case, what your final pensionable salary was when you ceased active service).

Defined Contribution (DC)

(or 'money purchase')

A DC pension means there is a pot of money that you and the Company paid into. Its value depends on how much has been paid in and investment returns. At retirement, the DC savings are used to provide you with benefits. Since the Government introduced Pension Freedoms in 2015, you may be able to take DC savings in a variety of different ways when you retire (although you may need to transfer out of the Scheme to access certain flexibilities).

If you are a member of the Datastream DC Section, you also have a DB underpin benefit which is compared to the value of your DC Member's Account at retirement in order to determine your retirement benefits. More detail is in your retirement factsheet.

With both types:

- You may have been able to boost the value of your pension in the Scheme by paying in Additional Voluntary Contributions (AVCs).
- You can generally take up to 25% of the value of your pension as a tax-free cash lump sum when you retire (subject to certain limits), in exchange for a lower pension.
- There may be different ways you can flexibly take your benefits, although you would need to transfer out of the Scheme – and you may be required to take independent financial advice before doing so.

Most Scheme members have DB pensions.



When you can take your benefits

The Government

The Government introduced a minimum age for taking pension benefits in 2006, known as the normal minimum pension age (NMPA). It's currently age 55 but will increase to age 57 in 2028 (see more in Andy Cork's update on page 14). Although this is generally the earliest you can take your benefits, some Scheme members may have a protected right to retire at an earlier age – more detail is in your retirement factsheet(s) if relevant.

The Scheme

The Scheme generally has a Normal Pension Age (NPA) of 65. This is when we assume you'll take your benefits – and Isio will contact you with a retirement pack around six months before this.

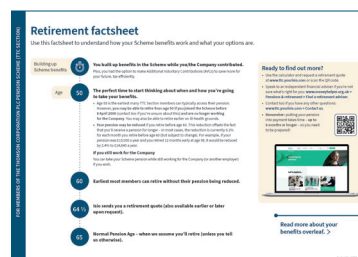
But you could make a request to take your benefits earlier or later than age 65 to suit your circumstances. For example, if you plan to stop working at age 62, you may wish to start receiving your Scheme pension then, so you don't have a gap in receiving an income.

Depending on which Section of the Scheme you accrued service in, **your pension may be reduced** if you retire before NPA to make up for the extra years you'll be receiving it; check your retirement factsheet(s) for more information.

Not sure what income you're aiming for in retirement?

While some expenses may decrease (like commuting costs, and maybe mortgage payments), others such as holidays and hobbies can increase.

The Retirement Living Standards, based on independent research by Loughborough University, show what the cost of life in retirement might look like depending on whether you want a 'minimum', 'moderate' or 'comfortable' lifestyle. The Standards are updated regularly; see the latest on www.retirementlivingstandards.org.uk



See your retirement factsheet included with this newsletter for details of your Section and what it means for you (note this is not included for pensioner members).

Retirement checklist

This checklist can help you understand the steps you need to take to prepare for retirement.

At any time



Get up to speed with your benefits

- Read through the retirement factsheet included with this newsletter and make sure you understand how your Scheme benefits work and how much they're worth. If you have a DB pension, you can see the value of your pension at the date of leaving active service on My Pension Tracker (see page 10). If you have DC savings, Isio will also send you a benefit statement annually (and you can see an up-to-date value on My Pension Tracker at any time).

The same applies for any other pension schemes that you may be a member of.

- Use the Government website to see how much State Pension you're entitled to, and when you can receive it: www.gov.uk/check-state-pension
- Consider if you'll have other income in retirement (for example, rental income or continuing to work).



From age

50



Consider getting support, guidance and/or financial advice

- See page 16 for how to access information about pensions and retirement, as well as free Government guidance available to people with DC savings (if you have these).
- You may wish to speak to an independent financial adviser before deciding how and when to take your benefits – in some cases you may even be required to. See page 16 for how to find one (and make sure they're regulated by the FCA).



Know when you're going to take your benefits

- Consider the potential effects of retiring before, at, or after NPA (65 for most members). If you retire:
 - **Early**, your pension may be reduced to reflect a longer payment period. You could start receiving your pension sooner (which may be useful if you need the income) but could receive a lower amount each month (depending on when you choose to retire and which Section you're a member of).
 - **Late**, in some circumstances your pension may be increased to reflect a shorter payment period. For example, if you continue to work beyond NPA or have another pension that you plan to take earlier, you may not need your Scheme pension until later.
- See your retirement factsheet for more information about the impact of early or late retirement on your benefits.



From age

55⁺



When you're ready...

If you're planning to retire at NPA, Isio will send you a retirement pack around six months before this date with everything that you need.

However, if you want to take your benefits earlier or later, contact Isio or request a retirement quote online at www.ttc.yourisio.com. It can take up to six months to start receiving your benefits after Isio receives all completed paperwork, so ensure you take this into account.

*Increasing to age 57 from April 2028. Note that some members have a protected right to access their Scheme benefits from age 50 or 55 – see your retirement factsheet for more information.

Don't forget

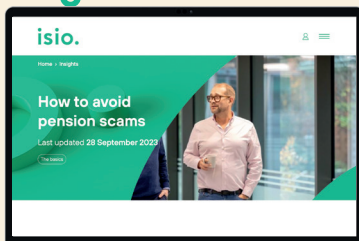


Check your personal details

Ensure your personal details (including your email address) are up to date on My Pension Tracker. This allows us to keep in touch with you and pay your benefits.

Watch out for pension scams

Last year alone, **over £11bn was lost to online scams and fraud in the UK****, with many of these scams targeting pensions and other financial accounts. Fraudsters are particularly likely to target people who are looking to take their benefits, so it's important to remain vigilant.



Meet Lisa

Here's a real-life story from Lisa, who fell victim to a pension scam.

Lisa's 59 and loves to travel – she used to have a timeshare and is always looking for holidays online. She dreams of retiring overseas.

Lisa was making a cup of coffee at home when she got a phone call from a man called David. He told her about a great offer to invest her pension savings in an overseas property scheme, where she would receive an annual return of 10%. Lisa was intrigued at the prospect of boosting her chances of a comfortable retirement.

She asked if she could call David back to discuss the scheme with her partner, but David explained that she wouldn't be able to call the firm back. It was a time-limited offer, and she could stand to lose out on it.

Feeling the urgency of making the most of this scheme, she shared her key details with him and after a few further phone calls, transferred her pension money. The scheme collapsed a year later, and her savings disappeared.

Don't let this be you – read more about how to identify and avoid pension scams on the Scheme website: www.ttc.yourisio.com. Andy Cork, the Scheme's legal adviser, also touches upon pension scams in his article on page 14.

If you think you've been targeted by a scam, report it to Action Fraud: www.actionfraud.police.uk or call **0300 132 2040**

**Source: Global Anti-Scam Alliance (2024).



Updates from the Scheme

Investment update from Alex Lindenberg at Redington, the Scheme's investment adviser

What happened in the markets during 2024 and the start of 2025?

After reaching multi-decade highs, inflation eased across major economies in 2024, prompting central banks to begin cutting interest rates to support growth.

Equity markets performed strongly over the year, with investors optimistic about falling interest rates and continued growth of Artificial Intelligence (AI) and other technology companies. Developed markets returned +20.8% (MSCI World Index) over the year, with the biggest gains coming from large, well-known US tech firms, often referred to as the 'Magnificent Seven', whilst Emerging Markets lagged, returning +9.3% (MSCI Emerging Markets Index). Both the US S&P 500 index² and UK FTSE 100 index³ reached record highs over the year, the former helped by expectations of pro-growth policies following Trump's election win.

Meanwhile, credit investments experienced mixed performance in 2024. Corporate bonds did well as the extra return investors get for taking on risk – called the credit spread – shrank to the lowest in years. This reflected an increased confidence in the creditworthiness of corporates and drove returns for credit investors.

Meanwhile, the returns on government bonds rose and fell throughout the year depending on changes in the economy and government policies. In particular, delays to the expected interest rate cuts at the start of the year, and later worries about inflation, increased government spending and potential trade wars under a Trump presidency contributed to this volatility.

In early 2025, volatility spiked following Trump's 'Liberation Day' tariff announcements in April. Despite a brief dip in US stocks and government bonds, markets rebounded quickly as reciprocal tariffs were paused.

What did this mean for the Scheme?

The Scheme continues to ride out periods of heightened market volatility through a well-diversified investment approach. To protect against interest rate and inflation risk, the Scheme uses a Liability Driven Investment (LDI) strategy which invests in assets that respond to changes in interest rates and inflation in a similar way to the Scheme's liabilities. As such, the Scheme was well insulated from the movements in government bond markets over the year. The remainder of the Scheme's assets are invested in a diversified way across equities, corporate bonds, and funds which benefit from sources of returns outside of traditional markets.

Overall, these assets generated positive returns with relatively low overall volatility, and this helped to slightly improve the Scheme's funding level over 2024. The Scheme's diversified investment strategy further helped support the funding level throughout the volatility experienced post 'Liberation Day'. Ultimately, the entitlement of members of Defined Benefit pensions has not been impacted by the market volatility.

Similarly, members invested in the Defined Contribution Section of the Scheme will have been protected against the volatility through the default strategy's investment in a 'Diversified Fund' which invests across equities, government bonds and other sources of returns. Moreover, the default strategy enters a de-risking phase as members approach retirement, meaning members are less exposed to market volatility over time.

Finally, recognising the potential impacts of climate change on the Scheme's long-term objectives, the Trustee continues to report voluntarily against the requirements of the Task Force on Climate-related Financial Disclosures⁴ (TCFD). The Scheme's latest TCFD report covers the year to 30 June 2024. It shows how the Scheme is progressing against its chosen climate metrics – absolute emissions, carbon footprint, a measure of climate risk and alignment to the Science Based Targets Initiative – as well as steps the Trustee is taking to manage climate change-related risks, such as training on how to effectively engage with the Scheme's investment managers on this topic.

Market performance figures from ICE, Reuters, and Bloomberg. Net total returns in GBP.

1 Magnificent Seven stock consists of the following: Apple, Microsoft, Amazon, Alphabet, Meta, Nvidia, and Tesla.

2 The Standard & Poor (S&P) 500 is a stock market index tracking the performance of the 500 leading companies listed on stock exchanges in the United States.

3 The Financial Times Stock Exchange (FTSE) 100 is a stock market index tracking the performance of the 100 leading companies listed on the London Stock Exchange.

4 The Task Force on Climate-related Financial Disclosures (TCFD) is a framework developed to help companies and other organisations disclose climate-related financial risks and opportunities.



Funding update from Katherine Roberts, Scheme Actuary at WTW

Last year, we shared an update on the Scheme’s DB funding position, which showed that the Scheme was around 99% funded. The Trustee and Company are currently in the process of discussing the 30 June 2024 actuarial valuation; however, we are pleased to say that the preliminary valuation results indicate that the Scheme was in surplus (i.e. above 100% funded) as at 30 June 2024. This is because, whilst the value of the Scheme’s assets was broadly unchanged from 30 June 2023, the estimated cost of paying future benefits has decreased slightly. We will share a full update in next year’s newsletter.



Below are the key figures from the Scheme’s Annual Report for the year ended 30 June 2024, audited by Grant Thornton UK LLP. As described in the investment update to the left, the Scheme invests heavily in UK government and corporate bonds (an LDI strategy), which reduces volatility in the funding level. Since late 2022, the market value of these bonds has fallen, which affected the Scheme’s asset value. However, because market value and bond yields have an inverse relationship, and higher bond yields increase expected future returns, the calculated value of the Scheme’s liabilities also fell at a similar rate to its assets. As a result, the overall funding level has remained stable, with some improvement since 30 June 2023. Please note that the figures below are not directly comparable to those reported in the 2024 newsletter. This is because we have changed the way some DC Section assets relating to DB underpins were shown as being in the DB Section in the past. As a result, the assets as at 30 June 2023 have been restated in the 30 June 2024 Annual Report. This has not changed the total assets in the Scheme.

	DB Section (£)	DC Section (£)
Net assets as at 1 July 2023	532.96m	36.59m
Funds transferred into the Scheme	0.16m	–
Total benefits paid	(25.86m)	(0.56m)
Net investment returns	15.54m	3.04m
Transferred between sections	1.58m	(1.58m)
Net assets as at 30 June 2024	524.38m	37.48m

Totals may not add up exactly due to rounding.



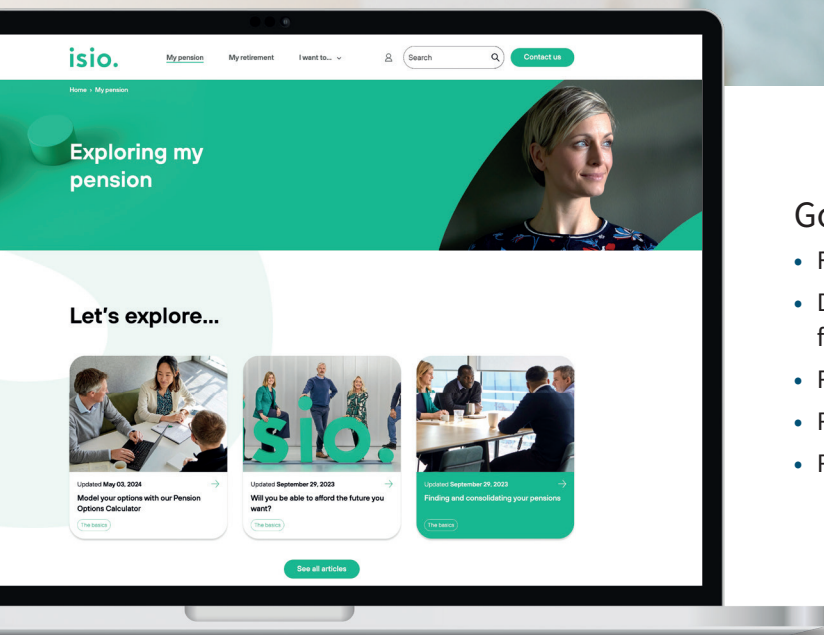
Scheme documents

Please contact Isio (see page 16) if you’d like a copy of the full Annual Report or other Scheme documents such as the:

- Actuarial report (as at 30 June 2023) or actuarial valuation (as at 30 June 2021).
- Trust Deed and Rules – the legal documents that govern the way the Scheme works.
- Statement of Investment Principles – how the money paid into the Scheme is invested.
- Schedule of Contributions – how much money is being paid into the Scheme.
- GDPR Policy and Privacy Notice – how the Trustee protects your personal details.

You can also download documents, including the DC Governance Statement and TCFD Report, on www.ttc.yourisio.com

Staying connected with you



Go to www.ttc.yourisio.com to:

- Find out more about the Scheme.
- Download previous newsletters and other documents from the Trustee.
- Request retirement and transfer quotes.
- Report a death or claim death benefits.
- Request a copy of a payslip or P60.

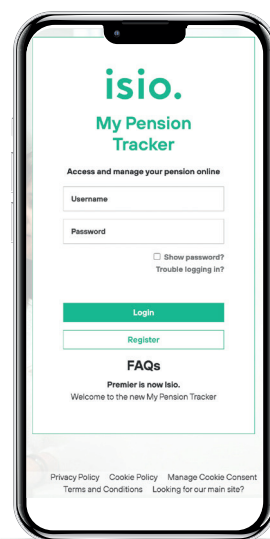
Go to www.mypensiontracker.co.uk to:

Review and update your personal details including:

- Your address and contact details. As explained on page 3, we intend to send future updates from the Trustee by email where possible, so please ensure we have your up-to-date email address (or let Isio know if you have a preference for paper communications). Alternatively, please email TTC Pension@ISIO.com to let them know your communication preference.
- Your bank account details (for pensioner members).
- Your marital status and Expression of Wish form (see the page to the right).

If you have DC benefits in the DSDC Section or DC AVCs, you can also get an up-to-date DC fund value.

For any questions or if you need help accessing Your Isio or My Pension Tracker, please contact Isio (page 16).





The Scheme's membership picture

There were 4,003 members in the Scheme as at 30 June 2025.

Defined Benefit (DB)*



Defined Contribution (DC)



Due to the membership history for many members meaning they have multiple records, these figures are estimates only.

*Includes members with DB and DC benefits.

Do you need to complete an Expression of Wish form?

An Expression of Wish form tells the Trustee who you would like to receive any lump sum benefits upon your death (these are different to spouse or dependant pensions that are payable in accordance with the Scheme Rules).

Lump sum benefits are payable in some circumstances, including if you die within five years of retirement. If we don't have your up-to-date wishes, this could cause delays and further distress for your loved ones.

You can review and submit your form if necessary in just a couple of minutes on [My Pension Tracker](#).

Note: the Trustee ultimately has discretion as to who receives lump sum benefits.





We need your help

The members below have reached the age at which we'd expect to start paying their benefits, but we've been unable to locate them. If you know anyone below, please ask them to contact Isio (page 16), as they're missing out on their pension.

Name	Employed from	Employed to
Mr J Juneja		31/03/1972
Mr B Hilson	11/02/1973	03/01/1975
Mr Robert Allen	23/11/1964	30/09/1968
Mr Reynold Dacon	22/10/1973	22/04/1977
Mr Malcolm Lee	01/06/1970	14/07/1972
Mr John Howarth	14/10/1971	27/08/1976
Mr Earl Patrick	04/10/1970	30/06/1974
Ms V Berry	28/09/1970	01/05/1980
Mr Peter Adams	05/04/1982	18/09/1984
Mr P Bellamy	27/01/1975	22/05/1980
Mr R Harris	08/08/1988	29/12/1988
Mrs Lillian Pearson	27/06/1983	30/06/1987
Mr Charles Aird	01/04/1985	12/01/2000
Ms M Scott	10/08/1987	15/02/1990
Mrs L Boast	31/03/1989	04/10/1990
Mr M Selai	01/05/1988	30/01/1990

Name	Employed from	Employed to
Ms F O'Brien		06/05/1988
Mr I Williamson	02/06/1988	04/08/1988
Mr N Williams	18/09/1978	31/08/1986
Mrs Ruth Lawrence	11/01/1999	05/04/2000
Mr P Yeo	31/05/1988	06/07/1989
Mr D Wynter	07/10/1986	01/03/1990
Mr Thomas Holzer	01/09/1990	29/10/1999
Mrs J McDermid	29/09/1989	19/04/1990
Mrs D Gascoine	11/06/1990	27/12/1992
Ms D Lauk	24/10/1988	26/07/1989
Miss N Nguon	23/04/1990	30/12/1990
Mr P McDonagh	14/11/1995	27/06/1996
Miss K Holthoff	28/03/1988	29/06/1989
Mr J Ady	01/09/1980	23/10/1986
Miss E Ault	06/07/1988	25/05/1989
Mrs A Kearl	15/09/1980	27/02/1988



In memory of former members

The Trustee would like to pass on its condolences to the families and friends of Scheme members that have died since our last newsletter. If you need to notify us of a death or claim any death benefits, please go to www.ttc.yourisio.com

Name			
Mrs Evelyn Bellamy	Mr Ian Smith	Ms Christine Milne	Ms Lynne Addyman
Mrs Frances Abbotts	Mrs Mary Young	Mrs Priscilla Grace	Mrs Therese Hawksworth
Mrs Margaret Parker	Mrs Maureen Jackson	Mrs Janice Bence	Mr Nicholas Del Rio
Mr Peter Morrison	Miss Iris Stewart	Mrs Irene Turner	Miss C Easton
Mrs Pauline Clarke	Mr David Tennant	Mr Colin Du-Heaume	Mr M Cheung
Mr Clive Birch	Mrs Ruth Kamlish	Mr Stuart Middleton	Mr Mark Summers
Mr Roy McConnell	Mr John Walter	Mr Kam Yuen	Mr Stephen Beresford
Mr Christopher Amery	Mrs Eileen Brown	Mrs Evelyn Denney	Ms Samantha Whittaker
Mrs Christine Orme	Mr David Norsworthy	Mr Michael Reynolds	Mrs Helena Taylor
Mrs Hazel Alty	Mr Hugh Miall	Mr Hugh McAtear	Mr Barry Doran
Miss Nina Covell	Mrs Sylvia Gee	Ms Patricia Hubbleday	Mrs Cynthia Dadd
Mrs Primrose Bevan	Ms Eleanor Harris	Mrs Sharon Mann	Mrs Carmen Coulson
Mrs Marlene Hoad	Mrs Christine Neale	Mrs Linda Johnson	

Scheme members that have died for the period 1 July 2024 – 30 June 2025.



Update on pensions law

from Andy Cork at A&O Shearman, the Scheme's legal adviser

Pension scams made it to prime-time television this year when the much-loved EastEnders character Jean Slater was tricked into transferring her pension to a fraudulent scheme by imposter financial advisers. The Pensions Regulator collaborated with the BBC on the storyline to highlight the all-too-real danger posed by fraudsters.

Pension savers must be vigilant as scams are constantly evolving, with innovative tactics recently seen including using 'consolidator' apps to steal data and identities and using AI to create increasingly realistic communications. Trustees do what they can to protect members, but it is important to remember you are also responsible for your own financial wellbeing. Before considering a transfer, it is vital to get good independent advice from advisers you trust are acting in your best interests – so you don't end up like Jean Slater (or Lisa on page 7).

In other news, the Government is planning to include most unused pension funds and death benefits in a person's estate for inheritance tax purposes from April 2027. The intention is to remove the opportunity to pass on Defined Contribution funds tax-free, but some Defined Benefit death benefit lump sums may well also be subject to inheritance tax, so all members should consider how this will impact their retirement and financial planning (both in the Scheme and in your other pension arrangements).

A reminder that the minimum age at which pension savers can normally access their pension savings is due to rise from 55 to 57 on 6 April 2028, which could impact those born after 6 April 1971.

However, this change will not affect those retiring early due to ill-health, or some members who have a 'protected pension age'. The Trustee will be in touch in due course with more information on how this will impact you.

During the Autumn Budget, the Government confirmed that the State Pension will rise by 4.1% on 6 April 2025 under the triple lock guarantee (which means the State Pension will rise by the highest of (i) inflation, (ii) average earnings growth, or (iii) 2.5%).

The Government has also made a U-turn on the previously announced cuts to the winter fuel payment, which will now automatically be paid to pensioners with an income of £35,000 or less this winter.



As ever, the Trustee and their advisers will continue to keep you informed over the coming years of any changes relevant to your membership and benefits in the Scheme.

For information and support

You can request a retirement or transfer quote, report a death, request a payslip or P60, and much more on the Scheme website: www.ttc.yourisio.com. Go to 'I want to...' in the navigation bar to take action.




To check up on your individual pension, it's www.mypensiontracker.co.uk

If you still have any questions about your benefits or if you are unable to log in to My Pension Tracker, please contact Isio, the Scheme's administrator.



 www.ttc.yourisio.com and click 'Contact us'

 0800 488 0797

 TTC Pension@isio.com

 Isio
PO Box 108
Blyth
NE24 9DY

For financial advice

Please note that neither the Trustee nor the Scheme's administrator can provide you with financial advice. If you're considering making any changes to your pension, you may wish to speak to an FCA-regulated independent financial adviser (IFA). You can get help finding an IFA at www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser (a Government website).



In some circumstances (such as if you're thinking of transferring out a DB pension worth over £30,000), you must get financial advice before you can proceed with a transfer. This requirement also applies to members of the Datastream Money Purchase Section due to the DB underpin.

Resources to support you

For all members...

- The Scheme website has resources to help you understand your pension and avoid pension scams on www.ttc.yourisio.com
- MoneyHelper is a Government service that provides information about pensions and retirement, as well as other topics such as benefits, family and care, housing and more on www.moneyhelper.org.uk

If you're aged between 45 and 65...

- MoneyHelper's free online Midlife MOT can help you assess your current financial situation and plan for the future by asking a few questions and giving you a personalised report and recommendations.

If you're aged 50 or over...

- MoneyHelper also provides Pension Wise, a free, impartial guidance service for those with DC savings. Pension Wise offers face-to-face and telephone appointments and recently launched a self-guided online appointment service.
- Age UK is a charity that provides information and support over a wide range of areas including money, health and wellbeing, and care on www.ageuk.org.uk
- Age UK runs a 24/7 telephone hotline called Silverline, which is a free, confidential telephone service offering friendship, conversation and support on wwwthesilverline.org.uk or call 0800 470 8090 at any time.