

*Kimberly-Clark

Helping you decide

Financial guidance and advice
for members of the DC Section



Kimberly-Clark Pension Scheme

Your options at retirement

We understand that choosing how to access your savings in the Scheme is a big decision. We want you to be able to consider your options properly so that you can make an informed decision that's right for you.

To do this, we recommend that you take impartial financial advice from an authorised and regulated independent financial adviser (IFA).

The Trustee, Kimberly-Clark and their advisers can't offer you financial advice. However, we've negotiated discounted rates for our members with a market-leading financial advisory firm, regulated by the Financial Conduct Authority (FCA), called Isio Wealth Planning (Isio) to help you explore your options and decide which one is right for you.

This guide explains the different types of retirement support available from Isio – **guidance or advice** – and how to book your preferred session.

What is retirement support?

Your confidential one-to-one retirement support session is a 45-minute online video call. It guides you through your retirement options and helps you:

- plan your retirement with confidence
- feel assured that you've considered and understand all the available choices.



Guidance or advice?

Guidance helps you understand your options so that you can make your own informed choice.



- A retirement specialist from Isio talks you through the options for accessing your Kimberly-Clark retirement savings.
- They won't recommend a retirement option but will explain each one.
- You don't need to provide any information in advance.
- You receive a set of actions based on your guidance conversation.
- You might ask:
 - what are the options for my Scheme savings?
 - how do my other pension schemes work and what are my options?
 - how much income can I expect?
 - what do I need to consider when deciding if I can afford to retire based on my current retirement savings?

Advice provides recommendations about what you should do for each of your pensions being discussed.



- A regulated financial adviser from Isio explains your options based on your circumstances.
- They recommend a retirement choice for each of your pensions.
- You must complete a fact find in advance of your session, giving detailed information on your personal circumstances and existing finances.
- You receive a report with a formal recommendation to meet your retirement goals.
- You might ask:
 - which retirement option should I choose?
 - how much should I draw as income from my pension pot and assets?
 - should I consolidate my savings?
 - is my investment strategy appropriate for my goals?



Everything you discuss is confidential, and no personal information is shared with anyone.

Next steps

Find out more about Isio

Have a look at the videos on the Scheme website (www.kcpensions.co.uk) which provide more information on:

- Isio and the retirement support service
- what to do before your meeting
- the advice process and fees.

Book an appointment

Get in touch with Isio to book your guidance or advice session.



Email:
kcadvice@premiercompanies.co.uk



Call:
0203 727 9827
+44 203 727 9827 (from overseas)
Lines are open Monday to Friday, 9am-5pm



Website:
<https://engage.isio.com/registration>



Client code:
dKjzUn

Please make sure you have your National Insurance number to hand when you get in touch.

You don't have to use Isio – you can choose your own FCA-registered financial adviser. Make sure you understand all the potential costs for their services upfront before making a decision. For help finding a regulated adviser, go to **MoneyHelper**.