

Client Services

Thank you for taking the time to browse through the annuity section of our website. We hope you found it informative. We would now recommend that you take a few more moments to complete our on-line questionnaire giving us the opportunity to research the annuity market on your behalf.

As we recognise that no two cases are the same, our services to clients are explained more fully below.

Whichever service you choose, you can be assured that we will use our experience and expertise to achieve the best possible income for you during your retirement. We liaise with your current Pension provider(s) on your behalf and research the various options available to you.

From the outset we aim to provide you with clear, straightforward information and keep you informed throughout the complex process of making your final decision.

How we advise

The Execution Only Service

This service is appropriate if you have already made your decision as to which type of annuity you require, together with the optional benefits to be included. We provide you with details of the best annuity to match your criteria in order that you may make your own selection.

We will carry out all aspects of the administration process as listed below, but will only provide generic information and not specific information relating to the suitability of the annuity you may select.

The 'Limited' Advice Service

Generally, most clients find that our **Limited Advice Service** fulfils their needs when purchasing an annuity contract.

Our advice is restricted to the matter of taking benefits from a particular pension fund(s) that has been specified to us. Any quotations will be based on abbreviated personal circumstances and objectives provided to us.

In the event of additional advice or assistance being required on any other aspects of personal finance, we will require additional information from you for the purposes of more comprehensive advice. Our standard Terms of Business letter would then be issued.

Here we are happy to assist with more detailed guidance in selecting your annuity provider and considering the options available to you. This is particularly important when considering non-standard annuities, such as impaired life or a particularly large fund where various options may be considered, since it is in those areas that you are most likely to need informed advice, rather than rely on simple statistics.

On receiving your request for a free quotation we follow a process of meticulous research to enable us to establish which provider is offering the best rates by obtaining comparative quotes from a number of different insurance companies. Once this information has been collated we can then ascertain who is prepared to offer you the best deal.

Our expertise and knowledge of the complex annuity market enables us to quantify the options on your behalf, explaining the implications of any benefits linked to the policy and specific details of how much you will receive.

The importance of this aspect of our work cannot be underestimated as your choice of provider, and type of annuity, will determine how much income you will receive for the rest of your life. Remember, that once you have made that decision it is not possible to change your mind at a later date.

We also establish a whether the quotes you will have received from your pension provider can be bettered by using your Open Market Option rights, enabling you to secure a better rate elsewhere.

Once you make your final decision we will take charge of the complex process of transferring your pension fund(s) to the annuity provider and supply you with the appropriate application forms for you to complete. It is essential at this stage that application forms are returned to us promptly as most quotes will have a guaranteed period of only 14 days. If the relevant paperwork, legislative requirements or funds are not in place by that deadline a new, possibly revised quotation will be issued based on their current rates.

Chancery Asset Management Limited does not handle clients' money. All payments are transferred between existing pension companies and your chosen annuity provider.

All advisers at Chancery Asset Management Limited are fully trained and qualified to provide advice on all aspects of your retirement planning.

You should read our Annuity Terms of Business before proceeding with your application.

How we Charge for our Services

Please be aware that if you proceed with the purchase of your annuity through Chancery Annuities the **cost to you will be same as going direct to the provider.**

We receive our remuneration in the form of commissions earned on the transaction and you will be advised of this amount before hand.

Full Advisory Service

You may feel that this is an appropriate time to receive a full financial health check, and to make sure that any other investments you may have, in addition to your pension fund(s), are keeping pace with your objectives.

This would require more in-depth information from you in order to complete a full 'fact find' where we would consider your long term objectives, taking a full overview of your affairs.

A full breakdown of the services we offer and a copy of our standard Terms of Business can be found on the **Independent Financial Advice** section of the home page of our website.