



I HAD COLLECTED A NUMBER OF PENSIONS THROUGHOUT MY CAREER. EACH ONE WAS A GOOD IDEA AT THE TIME, BUT I HAD POLICIES ALL OVER THE PLACE. I WAS SURE THAT OVER THE YEARS I'D EVEN LOST TRACK OF A FEW OF THEM. I NEEDED ADVICE ON THE BEST WAY TO CONSOLIDATE MY PENSIONS AND PLAN FOR MY RETIREMENT.

Over the years I had acquired a series of personal pensions, some of which had quite small values, but one had grown to quite a decent size. Although I have almost twenty years until I retire, looking at the value of these funds I realised I needed to start to thinking seriously about my provision for retirement.

Overall I had no idea what my pensions were worth. I worried that the investments weren't being managed and I wasn't getting value for money. As the owner of a company I also knew that I should contribute as much as I could possibly afford into a pension, but the dilemma was - which one?

A friend referred me to Mount Sterling Wealth. I met with David and explained what I was trying to achieve. I wanted to understand exactly where I stood, the best options for consolidating my holdings, and how to set-up a regular payment plan.

After our initial meeting David prepared an extensive Pension Planning report, using the authority I gave him to review all of my existing policies and arrangements. His recommendation was to open a Self Invested Personal Pension (SIPP), then move my various pensions into this structure and make an employer contribution.

He explained the benefits of a SIPP in great detail, including the ability to appoint a Discretionary Fund Manager to actively manage my investments in line with my risk profile. I was introduced to one of Mount Sterling Wealth's strategic investment partners, who now run a bespoke portfolio on my behalf. I can also add to the SIPP quite easily, as I approach retirement.

After I completed the paperwork, the team at Mount Sterling Wealth managed the entire process from start to finish. They dealt directly with the providers and kept me informed every step of the way.



“ I am so pleased with the way the process for consolidating my pensions was managed. I have now asked for a full review of my family's affairs, including IHT mitigation strategies. ”

PL, SHROPSHIRE

If you would like advice on the best way to plan for your retirement or consolidate your pensions, contact Mount Sterling Wealth on 0344 225 3111 or email [theteam@mountsterlingwealth.com](mailto:theteam@mountsterlingwealth.com)

Our clients value our discretion. For confidentiality reasons some of the information in this case study has been changed, including the client name.