Tools and resources

You can access the following tools and resources to help you understand your money better and plan for the future.

Retirement planner

Use the retirement planner to see if your pension savings are on track. For personalised projections log in to your online account or the app.

Webinars and online courses

Find free Open University online courses or sign-up to one of L&G's upcoming webinars. Topics include; understanding pensions, retirement planning, responsible investing and financial wellbeing.

Podcasts

L&G provide two podcasts that cover a range of topics to help you make sense of your money and plan for the future.

Financial advice and guidance

Where to go if you're looking for impartial guidance from an independent government-backed service or wish to speak to a financial adviser.

Care concierge

Talk to an expert about adult or later life care for yourself or a loved one through L&G's free, confidential telephone guidance service.

Go & Live

Legal & General's financial wellbeing hub.

Tools and resources

You can access the following tools and resources to help you understand your money better and plan for the future.

Governance documentation

To find all the governance documentation related to your IBM Pension Plan.

Planning tools

Access all the planning tools available to you from L&G to help you manage your pension savings.

Fund prices

For detailed and up-to-date information of fund prices from L&G.

State pension

Useful resources to understand more about the State Pension.

Tax information for high earners

Important tax information for high earners.

Your options for taking your money

Understanding your options for taking your money when you reach retirement.

Looking for more guidance and advice?

Digital Guidance

- Tailored personalised digital guidance modelling tools available, with different versions for members aged under 55 and over 55.
- Available through the L&G app or your online account.
- Targeted mainly for those with pots/ assets under £50,000.
- Members can:
  - See their full pension picture, by adding in information from their L&G pension, other non-L&G pensions (DB and DC) and their State Pension entitlement.
  - Includes property and other assets for a holistic view of members assets.
  - Create a personalised retirement savings plan with an income target. Members will have the ability to track progress and plug any shortfalls arising between their savings and their income targets. This includes the options to model increasing contributions, adjusting retirement ages or adjusting investment risk level.
  - View educational content about the options (drawdown, annuity etc.), and map out the next steps or take actions to consolidate pensions or receive personalised retirement quotations etc.
  - Plans can be saved, revisited and edited at any time.

Financial Advice from L&G

- Service provided by L&G advisers, offering independent advice (not restricted to L&G products).
- For members with pension pots/ assets of £50,000+ and more complex needs. The service operates under a fixed-fee structure:
- Pensions Advice
  - A full review and holistic picture of all pensions (incl. DB and DC, and non-L&G pensions where members have them).
  - Analysis of contributions and cashflow modelling.
  - Pension transfer and consolidation analysis (DC only).
  - Investment fund reviews across all DC pensions.
  - Retirement product advice (e.g. drawdown, annuities).
- Non-Pensions Advice
  - Multi-faceted financial advice beyond pension savings, including investment fund advice and savings planning.
  - Covering various non-Pension products incl. Stocks & Shares Individual Savings Accounts (ISAs), Collective Investment Accounts (CIAs) and Investment Bonds.
- The combined price for both Pensions and Non-Pensions Advice is £2,245.
- The cost is £1,495 if just one service is required.

Specialist Advice from L&G

DB Transfers

- LV= provide the advice for DB transfers.
- Where members want to transfer their DB benefits into a DC pot, L&G provide a warm handover to LV= to provide the formal transfer advice required under regulations.
- This advice costs £3,495+ VAT for a single DB scheme, or £4,495 + VAT for 2 or more DB schemes.
- Fees are payable upfront.

Later Life Mortgages

- No advice fee for the member*
- Restricted to L&G solutions
- Full fact find
- Income/ outgoings/ benefits
- Defined objectives and time horizon
- Lifetime Mortgages
- Retirement Interest Only Mortgages
- Payment Term Lifetime Mortgages

*LGFA will receive a procuration fee from any completed mortgage.

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L&G UK Disclaimer and important legal notice

Key Risks

The value of an investment and any income taken from it is not guaranteed and can go down as well as up, and the investor may get back less than the original amount invested.

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