

Inchcape Motors Pension Scheme

GUIDANCE FOR YOUR BENEFITS IN THE SCHEME

If you're close to retirement, it's really helpful for you and your family to understand the benefits and options you have in the Scheme. You can find out more by watching our new guidance videos to get more support and help you take decisions for your future.



DEFERRED MEMBERS - WATCH THESE VIDEOS

if you have not yet taken your benefits from the Scheme:



[Scan to watch](#)

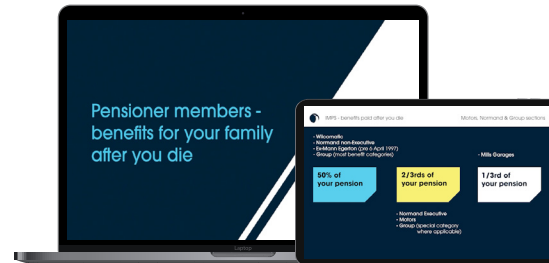


inchcapemotorspensionscheme.co.uk/deferred-members



PENSIONERS - WATCH THIS VIDEO

if you're already receiving your pension from the Scheme:



[Scan to watch](#)



inchcapemotorspensionscheme.co.uk/pensioners

Make sure we know who you'd like your pension benefits to be paid to if the worst happens - visit the member portal or ask the Scheme administrator to update your expression of wish.

THINKING ABOUT TRANSFERRING OUT?



WATCH THIS VIDEO

if you're considering transferring your IMPS benefits to [another pension scheme](#)



WATCH THIS VIDEO

if you're looking at transferring your IMPS benefits to another pension scheme to [access greater flexibility](#)

inchcapemotorspensionscheme.co.uk/deferred-members

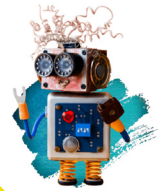
If you're thinking of transferring, you should take independent financial advice. If your transfer value is over £30,000, you must take advice. You can get more guidance and support at:

GUIDE (see details on the right)

MONEYHELPER www.moneyhelper.org.uk

FCA www.fca.org.uk/consumers

HELP WITH YOUR RETIREMENT PLANNING BY GUIDE



By using Guide's free retirement planner, you can get more support to understand, plan for and take decisions about your income in life after work. **Getting a Guide plan will take less than ten minutes and it costs nothing.** You can check how you're getting on at any time and Guide will help you work out any adjustments if future plans don't go as expected.

To build your plan, go to:

- GuideDC to get the best outcome from your pension savings:
try.guide.co.uk/inchcape
- GuideDB to decide whether to continue with transfer advice before committing to the costs:
try.guide.co.uk/inchcapetv (to log in, enter your membership number with 'IN' at the beginning)