

More sources of information

Finding an independent financial adviser (IFA)

NHS Pensions and NHS employers cannot give members financial advice. If you do not have a financial adviser but want to find one, the following organisations may be able to help:

Association of Independent Financial Advisers. Tel: 020 7628 1287.

www.aifa.net

IFA Promotions can give a list of independent financial advisers in your local area.

www.unbiased.co.uk

The Consumer Financial Education Body provides facts on pensions and retirement.

www.moneymadeclear.org.uk

If you belong to a trade union or professional organisation they may be able to provide access to organisations that can give financial advice.

Documents available on the HMRC website

Registered Pension Scheme Manuals:

<http://www.hmrc.gov.uk/manuals/rpsmmanual/index.htm>

HMRC Newsletters

www.hmrc.gov.uk/pensionschemes/pts-newsletters.htm

HMRC Pension Schemes Services

www.hmrc.gov.uk/pensionschemes