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# HERITAGE PENSIONS

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## BENEFIT NOTES

**Heritage Pension Administration Limited**  
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**The current pension rules require that providers give appropriate risk warnings to members accessing their pension savings. Providers must ask the member relevant questions, based on how the member wants to access their pension savings, to determine whether risk factors are present. If there are, risk warnings must be given.**

In addition, providers must also ask whether members have sought guidance from the Government Pension Wise Service or advice from an Independent Financial Adviser before taking benefits. Heritage Pension Administration Limited strongly recommend that guidance, or advice, or both, are sought by the member before benefits are taken. Heritage Pension Administration Limited are neither qualified nor authorised to give advice.

This process benefit flowchart confirms the stages we undertake to meet our responsibility.



*If you are in any doubt about the suitability of taking benefits you should take independent advice from a suitably qualified person or firm.*

