

# Our Service Explained

## Retirement Saving



Destination  
Retirement

part of Just

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# Introduction

This document tells you about the features, costs and considerations of the Destination Retirement service related to saving.

**Please read it carefully before making any decisions.**

## Get in touch

If there's anything you don't understand, please contact us before you go any further. Our Savings Specialists are here to help you.

<b>By phone</b>	01737 233 062
<b>By email</b>	<a href="mailto:contact@destinationretirement.co.uk"><u>contact@destinationretirement.co.uk</u></a>
<b>In writing</b>	Destination Retirement, 5th Floor, The Ewart, 3 Bedford Square, Belfast, BT2 7EP

Opening times: 9am to 5pm, Monday to Friday

Please contact us if you'd like this document in a different format.

# What is Destination Retirement?

Destination Retirement is a savings and retirement service. It helps bring together the things you could need to retire. This service is designed to bring you **financial tools, products and support** to help you save, and then enjoy your retirement savings when the time comes.

This document explains: **retirement saving**

## Who is this document for and why is it important?

This document is for people who want to plan and **save for retirement**. It gives you more detail about the services available to you as a saver with Destination Retirement.

- Please read this alongside **[Introducing Destination Retirement](https://my.destinationretirement.co.uk/globalassets/service-explained/intro)**, (my.destinationretirement.co.uk/globalassets/service-explained/intro) which provides an overview of the entire service.

## Who can use our service?

- To use Destination Retirement you must be at least 18 years old, a UK resident (and a UK resident for tax purposes), or a crown employee working overseas. US persons are not eligible.
- To use our Retirement Planner, you must be age 40 or over.

## How can Destination Retirement help you save for your retirement?

Destination Retirement helps you manage your retirement savings and investments in one place.

- Save into **financial products**:
  - Self-Invested Personal Pension (SIPP)
  - Stocks & Shares Individual Savings Account (ISA)
  - General Investment Account (GIA).
- **Transfer savings** and investments you have with other providers so they're organised in one place.
- Choose from a range of straightforward **ready-made investment portfolios**
  - invest your savings based on your financial goals, timescales and how you feel about investment risk.
- Manage your savings in a **flexible** way as your needs change
  - access your savings
  - change your investment choices.
- Speak with our [Savings Specialists](#) who can support you with any aspect of the service. This could include understanding your situation and options, product details, investment choices, the risks and your account transactions.
- Use our online **Retirement Planner** to help you consider your situation and prepare a plan for the future.
- Access **your account online** to see key information such as statement of the value of your assets.
- Ask for one-off regulated **financial advice** if you feel you need it.

# Who provides the service?

## Destination Retirement

Destination Retirement is a trading name of HUB Financial Solutions Ltd, which is part of Just Group. Just Group Plc is a FTSE 250 company which has been helping people have better later lives since 2004.

## HUB Financial Solutions

At HUB Financial Solutions Ltd, we:

- design and operate the range of ready-made investment portfolios
- built and maintain the Retirement Planner
- have a team of UK-based Savings and Retirement Specialists to provide customers with 1:1 guidance and support
- support the administration of the products such as processing and managing transfers, investments and payments
- can offer regulated financial advice if our customers need it.

We're registered in England and Wales with company number 05125701. Our registered office is Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. We're authorised and regulated by the Financial Conduct Authority. Our FCA firm reference number is 455713.

## SS&C Hubwise Securities Ltd (Hubwise)

We've partnered with Hubwise who will look after your investments, providing and operating the investment platform that underpins your Stocks & Shares ISA, Self-Invested Personal Pension (SIPP), and General Investment Account.

Hubwise's role includes:

- providing secure online access to view your account
- acting as custodian – holding your money and investments safely in a way that meets the regulations.

Hubwise is owned by SS&C Technologies Holdings Inc – a global leader in financial technology with more than \$2 trillion of assets under administration.

Hubwise is registered in England and Wales with company number 6071374. It's authorised and regulated by the Financial Conduct Authority. Its FCA firm reference number is 502619.

## How we work together

We (HUB Financial Solutions Ltd) are responsible for looking after you as a customer, and the guidance or advice services. Hubwise focuses on the technical operation of the platform and safeguarding assets.

You'll only need to deal with us, as your agent, even though you'll also be a customer of Hubwise. You'll need to agree to terms and conditions from both HUB Financial Solutions Ltd and Hubwise.

# Which products can you use to save and invest?

You can invest through our range of financial products which are suitable for retirement savings. ISAs and SIPP's come with tax advantages up to certain limits, set by the Government.

## Self-Invested Personal Pension (SIPP)

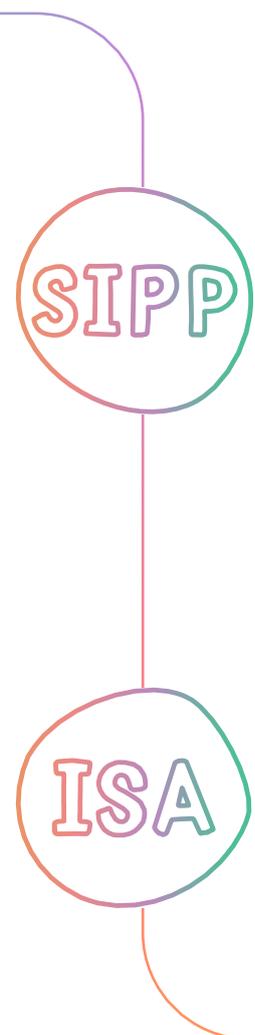
This is a type of personal pension that provides tax benefits. Any money you put in is boosted by the government, up to an annual limit. It's operated under His Majesty's Revenue & Customs (HMRC) regulations which allow you to save up to a maximum limit each tax year.

You can access your money once you're at least 55 years old (rising to age 57 from 6 April 2028).

## Individual Savings Account (ISA)

This is a Stocks & Shares ISA, which is a savings account that allows you to save and invest money. You won't have to pay income or capital gains tax on any returns you may earn. It's operated under His Majesty's Revenue & Customs (HMRC) regulations which allow you to save up to a maximum limit each tax year.

This ISA is flexible. You can put money in and take it out without it impacting your annual ISA allowance, providing this is done within the same tax year.



## General Investment Account (GIA)

This is an investment account. It doesn't provide any tax benefits like an ISA or SIPP, but it also doesn't come with some of the restrictions, like an upper investment limit. This could allow you to manage your assets in one place if you don't want to put money in a pension or ISA account, perhaps because you've used up your annual allowances.

Depending on your personal tax circumstances, you may be liable to pay income tax and/or capital gains tax arising from transactions within a GIA. For example, sales of funds, dividend income, or interest on cash.

There are no age restrictions on withdrawing money from an ISA or GIA account.



GIA

### How do I save into the Stocks & Shares ISA, SIPP or GIA?

You can decide how often to make payments and how much money you put into each of your product accounts, subject to any government-set limits.

You can speak with our [Savings Specialists](#) to pay in a lump sum or set up regular payments.

You'll be able to review your savings by logging into your online account whenever you want to.

## How do I take money out of my savings?

### Pension / SIPP

You can take money out of your SIPP once you reach the age of 55 (rising to 57 in 2028).

You can usually take 25% of your pension savings as tax-free cash, up to a limit. You can set up drawdown to take flexible payments or income from your pension. Or you can use your savings to buy an annuity. This converts your investments into a regular retirement income for life.

See **[Our Service Explained – Retirement Spending](#)**

([my.destinationretirement.co.uk/globalassets/service-explained/spend](https://my.destinationretirement.co.uk/globalassets/service-explained/spend)) to find out more.

### ISA and GIA

You can take money out, and put money in, within the same tax year within your annual ISA limit (£20,000 for the 2025/26 tax year) and keep its tax-free status.

You can move money in and out of your GIA account any time without any limits. There are no age restrictions on withdrawing money from a Stocks & Shares ISA or GIA account.

### Medium to long-term investments

These products are intended for medium to long-term investing, designed for if you're planning to invest for at least five years. You can arrange ad hoc or regular withdrawals as you need, subject to the product's terms and conditions.

Remember there are implications of withdrawing money from each product, including tax implications. Please read the product's **[key features document](#)** to find out more.

## How can I see my account details?

Once your money has transferred, Hubwise will email you a link to access the online platform.

You'll be able to see transactions and communications for each account you have with us. It's important to log in regularly to check how your investments are doing. This helps you stay informed and make good decisions about your savings.

## How do I close an account?

You can close your product account or transfer to a new provider at any time. The amount you'll receive will be based on the value of the assets at the time of the transfer or withdrawal.

There may be tax implications depending on your circumstances. For example, if you sell funds within the GIA, you may have to pay capital gains tax (CGT). You may want to seek independent tax advice to make sure you understand the financial consequences.

If you die, any investment funds you hold will form part of your estate, and will be paid to your estate representative(s) provided we receive proof of their authority to act for the estate such as Probate or Letters of Administration.

# What support is available?

## Self-managed pension, ISA and GIA savings

Destination Retirement's saving service is 'self-managed' / 'non-advised'. You'll need to be comfortable that the choices you make meet your needs before you apply and agree to the terms and conditions. Help is available from our Specialist and Advice teams.

You can request ad hoc financial advice if you have a particular need. The advice service is not for ongoing or regular advice. See [Financial advice available when you need it](#).

## Guidance from Savings and Retirement Specialists

Our Specialists are here to give you ongoing support, guiding you through decision-making processes and ensuring your saving runs smoothly. They can answer any questions you have along your journey to retirement.

- All our Specialists are UK-based.
- You can make an appointment to speak to a Specialist or just call.
- Specialists are available on the phone, in a video call or by email.
- During a video call we can share screens if you'd like help with specific parts of Destination Retirement.
- Our Specialists won't be able to analyse your individual situation and make personalised recommendations, but they can help you understand your options and think things through.

Our [Savings Specialists](#) are available from 9am to 5pm, Monday to Friday to answer any questions you may have about retirement and our service.

## Financial advice available when you need it

Financial advice is a professional service, regulated by the Financial Conduct Authority (FCA) under UK financial laws. It provides you with personalised recommendations.

While you're saving with Destination Retirement, you can ask us for one-off advice about saving and investing any time you feel you need it. We can arrange for you to speak with one of our financial advisers who'll explain what's offered and allow you to consider whether this meets your needs.

Our saving advice could be, for example, a review of what you'd like to transfer and how Destination Retirement can help you achieve your savings goals. Or simply to discuss which of our investment portfolios would be best suited to your situation.

This is an 'advice event' rather than an ongoing advice service. Once completed, you continue to self-manage your savings and investments.

We also offer Retirement Income Advice as a separate ongoing service.

### Restricted advice

The scope of this advice is known as 'restricted advice'.

This means:

- we only consider products and investment options provided through Destination Retirement
- we can't advise on assets you hold outside this service
- we can't advise on all products and product types across the market. So we won't be able to include products from other providers, or other areas of financial planning such as mortgages, life insurance or inheritance tax planning
- we can't advise on Environmental, Social and Governance (ESG), or other specific investment strategies that aren't incorporated within the Destination Retirement investment portfolios.

We'll agree the scope and cost of the advice with you upfront so you can decide whether to proceed. Once the advice is provided, you decide if you wish to act on the recommendations.

We suggest you speak to one of our [Savings Specialists](#) if you're unsure about whether to take financial advice.

See [What are the fees?](#) to find out more about fees and charges.

# How do I transfer and set up my account?

It's a straightforward process to transfer to Destination Retirement. Any ISAs or pensions you transfer keep their tax-efficient benefits. You can also transfer your general investment accounts, which means you can have all your retirement savings in one place.



To access our service, including the Retirement Planner, you'll need to set up a Destination Retirement account and transfer your retirement savings from your existing providers.



You can speak with one of our [Savings Specialists](#) to start this process. They'll explain more about our services and help you decide which is most appropriate.



We may ask for permission to contact your existing pension providers so we can check that you are not giving up any valuable pension benefits by transferring to us. See [Consider what pension benefits you have](#) to find out more about this.

Most transfers take around four weeks, depending on your existing providers and what you're transferring. It may take a little longer, so we'll stay in touch to keep you updated during this time.

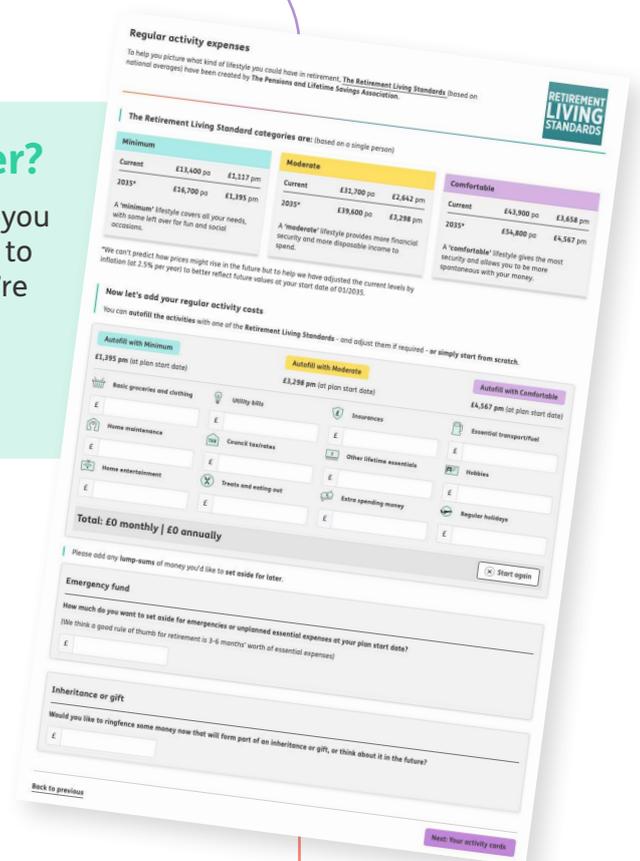
# What is the Retirement Planner?

The Retirement Planner is an online service that helps you see when you could retire and what lifestyle you could afford. It's there to help you think through your preferences and options. You can create a personal plan for your retirement based on the savings you have and the things you want to spend your money on.

## How do I access the Retirement Planner?

Once your money has arrived in your account, we'll email you a link to register for the Retirement Planner. You'll be able to log in, add your details and start using the Planner. If you're already with us and you're having trouble accessing the Planner, contact our [Savings Specialists](#) for help.

You must be age 40 or over to use the Planner.



# What are the fees?

## ISA, SIPP and GIA

You'll **pay an ongoing annual charge that's up to 0.76%** of the value of savings you have in your accounts.

This is made up of:

- **Investment service fee** – 0.52% per year paid to us for providing ongoing support in relation to your investment portfolio.
- **Platform charge** – 0.13% per year paid to Hubwise for running the online services that hold your investments.
- **Fund charge** – up to 0.11% per year paid to the investment portfolio manager for the operation of each of the funds within your investment portfolio. This is charged by the fund provider and depends on which funds are selected.

If you invested the example amount in the left column, this gives you an idea of what you'd pay for one year.

Example investment	Investment service fee	Platform charge	Fund charge
	<b>0.52%</b>	<b>0.13%</b>	<b>Up to 0.11%</b>
£10,000	£52	£13	Up to £11
£50,000	£260	£65	Up to £55
£100,000	£520	£130	Up to £110

Investment and platform fees are calculated daily, based on the value of the accounts held within each product. The fees accumulate over a month and will be deducted from each product on the first working day of each month. As fees are based on the value of assets at the time of calculation, the actual amount deducted will go up and down over time.

### Fees based on the value of your investments

We charge fees based on a percentage of the value of your investments. This means the amount you pay will go up or down as your investments change in value. The fund charge is taken from the value of the assets so it affects the performance of your investments, rather than being taken directly from the cash in your account.

The fees cover ongoing services such as monitoring your investments, research, auditing and expert guidance.

## SIPP drawdown fee

When you want to take money out of your pension, either as tax-free cash or a taxable withdrawal, there's an annual drawdown fee of £150 (including VAT). Hubwise only charges this fee once in any 'drawdown year' – the 12-month period starting from the date you first withdraw money from your pension with Hubwise. You'll have to pay this fee again if you take money out in subsequent 'drawdown years'.

## Ad hoc platform charges

Hubwise may charge additional fees. This normally happens when you need further actions to service your account and products. You can read more about this in the [Hubwise Terms and Conditions](https://hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-ssandc-tsandcs.pdf) (hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-ssandc-tsandcs.pdf).

## One-off financial advice fee

If you'd like some **financial advice** about your savings and investments there's an advice fee of 0.75% of your assets, up to a maximum of £500. This is a one-off fee for one advice event.

See [Financial advice available when you need it](#).

For example:

Example investment	One-off financial advice fee
	<b>0.75% (up to £500 max)</b>
£10,000	£75
£50,000	£375
£100,000	£500

## More about fees

You can review the full breakdown of all fees, charges and costs for your product and investment portfolio choice by reviewing your personal 'Illustration of costs' document. We'll give this to you during the application process.

Hubwise will provide you with an updated illustration every year via the online platform.

We'll also give you access to a key investor information document (KIID) that's issued by the provider of each fund in your product. This will provide a detailed explanation of the fund's costs. You can link to each KIID from the investment portfolio factsheets on our website's [investment options page](https://my.destinationretirement.co.uk/investment-options) (my.destinationretirement.co.uk/investment-options).

# What are the investment portfolio options?

Destination Retirement gives you a choice of four ready-made investment portfolios to save into.

An investment portfolio is a collection of investments put together to achieve an objective. Each of these investment portfolios gives your savings the opportunity to grow in value over the long term.

You'll need to pick an investment portfolio for each product (you can choose the same one for each if you like). It's important you review your investment portfolio choice every so often, particularly when your circumstances change, to make sure it still meets your needs. You can change your investment portfolio choice at any time – just tell us and we'll arrange it.

You can find out about the aims, investment approach, risk levels, performance and fund mix of each investment portfolios in our **factsheets** ([my.destinationretirement.co.uk/investment-options](https://my.destinationretirement.co.uk/investment-options)). You can also link to the key investor information documents which give details of individual funds within the investment portfolio.

## Investment risk / risk scale

Different types of investment have different levels of risk. For example, equities are considered higher risk than bonds or cash because they're likely to experience bigger fluctuations in their value.

Each of our investment portfolios sit along a scale that balances investment growth with risk and likelihood of fluctuations in value. The greater the growth potential, the greater the risk / potential for ups and downs. These ups and downs are called 'volatility'.

You should also consider your timescales. If you're investing for the long term, you may be prepared to take on more risk and potential for ups and downs. See [What are the risks and other things to consider](#) below, or our [investment risks](#) page to find out more ([my.destinationretirement.co.uk/investment-risks](https://my.destinationretirement.co.uk/investment-risks)).

As you get closer to retirement you may want reconsider your investment portfolio choice to reduce the risk level. If you need to use the money in the near future, the value of your investment may not have enough time to recover from any short-term losses.

## Where our investment portfolios sit on the investment risk scale



Before making any investment decisions, please take time to carefully consider all the risks. As with any investment, your capital is at risk. This means that your investments may go down as well as up and you may get back less than you invest.

## Investment portfolios

The investment portfolios available for those saving are:



### Cautious

The Cautious Portfolio aims for modest growth, with lower volatility. This means that while the value of your portfolio will be affected by market ups and downs, these will generally be smaller than if you invest in one of our higher risk-rated portfolios.

This investment portfolio could be right for you if:

- you want to grow your money modestly over the medium to long term (at least five years)
- you're more focused on limiting losses than making large gains.

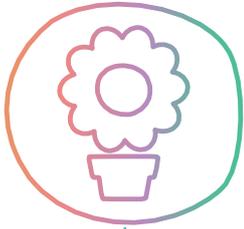


### Balanced

The Balanced Portfolio aims for moderate growth, with a medium level of volatility. This means the value of your portfolio could experience larger ups and downs than the Cautious Portfolio, but smaller fluctuations than a higher risk-rated portfolio.

This investment portfolio could be right for you if:

- you place equal importance on growing your money and managing potential losses over the medium to long term
- you're comfortable seeing ups and downs in the value of your investment in order to increase the potential for good investment returns.



### Growth

The Growth Portfolio aims for a good level of growth, with a medium to high level of volatility. This means the value of your portfolio could experience larger ups and downs than the Cautious and Balanced Portfolios, but smaller fluctuations than the Adventurous Portfolio.

This investment portfolio could be right for you if:

- growing your money over the medium to long term is important
- you're willing to accept the potential for relatively large ups and downs in the value of your investment, if it means increasing the potential for good investment returns.



### Adventurous

The Adventurous Portfolio aims for higher growth, but with the likelihood of higher volatility. This means the value of your portfolio could experience larger ups and downs than any of our other portfolios.

This investment portfolio could be right for you if:

- growing your money over the medium to long term is your priority
- you're willing to accept the potential for large ups and downs in the value of your investment, if it means increasing the potential for high investment returns.

## More about investment portfolios

For a full description of these investment portfolios, their investment characteristics, factsheets and the risks you need to consider when making your choice, please visit [my investment options](https://my.destinationretirement.co.uk/investment-options) (my.destinationretirement.co.uk/investment-options). We'll also send you the relevant portfolio factsheets, which have more information, as part of the application process.

## What are the investment strategies of the funds within the investment portfolios?

The investment portfolios contain mostly passive funds. This means they invest in the assets that make up well known market indices, such as the FTSE All-Share, to align to the performance of those indices. A fund manager does not actively select assets to achieve investment performance.

Given this, if you have specific investment criteria that's important to you, this service may not be right for you. For example, if you want to invest in funds which follow ethical, social and governance (ESG) standards.

## What happens if I don't choose an investment portfolio for my SIPP?

If you open a SIPP without choosing an investment portfolio, and do not request advice, we're required by the regulators to select an investment option for you. Your money will be invested in the Balanced Portfolio.

The Balanced Portfolio aims for moderate growth, with a medium level of volatility. That means the value of your investment portfolio could experience larger ups and downs than the Cautious Portfolio, but smaller fluctuations than a higher risk-rated investment portfolio.

We've chosen this investment option because it's designed to meet the needs, objectives and characteristics of a typical Destination Retirement Save customer who hasn't received financial advice, who is saving for retirement.

Our typical customers are closer to the end of their careers than the beginning. They tend to be still some years away from retirement and haven't yet accessed their pension savings. However, your situation may be different from our typical customers, and the Balanced portfolio may not be the best choice for you, in which case you should consider taking financial advice.

If in the future this option changes, we'll notify relevant customers and ask them to tell us if they wish to switch to the new investment option.

## How do the investment portfolios work?

Once you've selected the investment portfolio for your SIPP, Stocks & Shares ISA and/or GIA, you don't need to make any further investment decisions.

If you wish to understand more about how the investment portfolios work, then please contact our [Savings Specialists](#) who will be able to help you.



# What are the risks and things to consider?

It's important that you're aware of the risks and things to consider when saving with Destination Retirement.

## Investment risk

Investing in an ISA, GIA or SIPP comes with investment risk. This means that the value of your investments may go down as well as up and you may get back less than you invest. Before making any investment decisions, please take time to consider the risks carefully. You can find out more about this in our [investment risk](https://my.destinationretirement.co.uk/investment-risk) page (my.destinationretirement.co.uk/investment-risk).

## UK government rules may change

The UK government sets the rules relating to Stocks & Shares ISAs, SIPPs and GIAs. This includes limits on money you can put in and tax benefits. These rules could change at any time which may mean the product no longer suits your needs.

## Your investments will be 'out of market' when you transfer

When you transfer existing assets you hold with another provider, the assets will be sold so that the cash value can be transferred and added to your new Hubwise account. During this process your assets are 'out of the market' for a period. Your investments won't benefit from any market rises, or suffer the market falls over that period.

## Check for transfer or exit charges, and loss of bonuses

You should also check with your provider about whether there will be any charges for processing this transfer, exit charges or loss of any bonuses that might be a feature of your existing product.

## Consider what pension benefits you have

If you're considering a pension transfer, perhaps to bring your pensions together in one place, it's important to understand what valuable pension benefits you might lose if you decide to switch.

Safeguarded benefits are any benefits that include some form of guarantee about the rate of pension income that you (or whoever inherits your pension) will receive or will have an option to receive. For example, you may have a workplace pension scheme policy with a guaranteed growth rate.

It's vital to check your paperwork or speak to your pension provider to understand what you're entitled to. We can, with your permission, request details of your valuable pension benefits from your current providers. We can only advise you on what to do if you ask us for financial advice.

Once you transfer, you probably won't be able to get these benefits back and you may not be able to return to your existing provider. When considering your decision to transfer, you may want to speak to a financial adviser.

See [Financial advice available when you need it](#).

## Introduction fees

We may pay a firm that introduces you to us, if you decide to go ahead with the service. Any payments we make for your introduction will not affect the charges you pay or the value of your investments. Our [Savings Specialists](#) can confirm how much this payment is on your transfer call, if you'd like to know.

If you'd like any more information about these arrangements, just ask our [Savings Specialists](#).



### Who regulates this service?

We're authorised and regulated by The Financial Conduct Authority (FCA) – an independent watchdog that regulates financial services in the UK. This includes companies that sell or give advice on retirement products.

We must meet certain standards set by the FCA. It can take action against us if we don't meet those standards. Our FCA register number is 455713. You can check this on the FCA's register at [register.fca.org.uk/s/](https://register.fca.org.uk/s/) or by phoning the FCA on 0800 111 6768.

## How is my money protected?

We, and Hubwise who holds the funds, are covered by the Financial Services Compensation Scheme (FSCS), which protects customers against financial services firms that have failed.

You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and the circumstances of the claim. Most types of investment businesses are covered up to a maximum limit of £85,000 for each person, for each regulated firm.

As well as this, products or funds you invest in may also be covered by the FSCS scheme if they are provided by UK regulated product provider.

If you have an 'insurance-based' pension contract with another pension provider, your FSCS cover with this provider may be 100%, rather than capped at £85,000. So if you transfer from an 'insurance based' pension to our plan, you may reduce the amount of protection you have under the FSCS. You should check with your pension provider if you're unsure.

The FSCS doesn't cover claims for poor investment performance as the nature of investment means their value can go down as well as up.



Please read the [Hubwise Terms and Conditions](https://www.hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-ssandc-tsandcs.pdf) (www.hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-ssandc-tsandcs.pdf) about how they protect client money and assets. You can also visit [fscs.org](https://www.fscs.org) for more information about the FSCS.

# What if I have a complaint?

We understand that sometimes things don't go as planned and we're keen to put them right quickly. That's why we value your feedback and treat all complaints seriously.

If you wish to register a complaint, whether it's related to our services or Hubwise's services, please contact us first so we can support your needs:

- By phone** 01737 233 062
- By email** [contact@destinationretirement.co.uk](mailto:contact@destinationretirement.co.uk)
- In writing** HUB Financial Solutions Limited,  
5th Floor,  
The Ewart,  
3 Bedford Square,  
Belfast,  
BT2 7EP

We'll review your complaint against with the FCA rules. You can contact us to request a copy of our complaints policy. We'll include a copy when we acknowledge any complaint raised.

You can complain directly to Hubwise about the platform or their products.

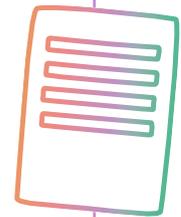
You can either email to [\*\*HW-Complaints@sscinc.com\*\*](mailto:HW-Complaints@sscinc.com) or write to: Hubwise Securities Limited, Waverley Court, Wiltell Road, Lichfield, Staffordshire, WS14 9ET. You can request a copy of the Hubwise complaints policy via [\*\*HW-Complaints@sscinc.com\*\*](mailto:HW-Complaints@sscinc.com).

If you can't settle your complaint with us or Hubwise, you may be entitled to refer it to the [\*\*Financial Ombudsman Service\*\*](http://financial-ombudsman.org.uk) (financial-ombudsman.org.uk) which is a free and independent service.

# Useful documents

We have other documents for you to read alongside this one for more information:

- **Introducing Destination Retirement**  
([my.destinationretirement.co.uk/globalassets/service-explained/intro](https://my.destinationretirement.co.uk/globalassets/service-explained/intro))
- **Destination Retirement Terms and Conditions**  
([my.destinationretirement.co.uk/TsandCs](https://my.destinationretirement.co.uk/TsandCs))
- **Investment portfolio factsheets** – information on investments, objectives and performance, links to key investor information documents  
([my.destinationretirement.co.uk/investment-options](https://my.destinationretirement.co.uk/investment-options))
- **Use of your information** – how we comply with data protection law  
([my.destinationretirement.co.uk/privacy-policy](https://my.destinationretirement.co.uk/privacy-policy))
- **Best execution policy** – how we handle your investment instructions  
([my.destinationretirement.co.uk/best-execution-policy](https://my.destinationretirement.co.uk/best-execution-policy))



## Product specific documents

SS&C Hubwise provides the investment platform that underpins your accounts. Each product has a key features document (KFD) which explains how the product operates. If you decide to apply, it's important you review and understand the relevant KFD. We'll give you a copy as part of the application process.

- **Self-Invested Personal Pension (SIPP)**  
([hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-sipp-kfd.pdf](https://hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-sipp-kfd.pdf))
- **Individual Savings Account (ISA)**  
([hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-isa-kfd.pdf](https://hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-isa-kfd.pdf))
- **General Investment Account (GIA)**  
([hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-gia-kfd.pdf](https://hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-gia-kfd.pdf))
- **SS&C Hubwise Terms and Conditions**  
([www.hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-ssandc-tsandcs.pdf](https://www.hubfinancialsolutions.co.uk/globalassets/destination-retirement/hubwise-ssandc-tsandcs.pdf)).

# How do I get in contact?

<b>By phone</b>	01737 233 062
<b>By email</b>	<a href="mailto:contact@destinationretirement.co.uk"><u>contact@destinationretirement.co.uk</u></a>
<b>In writing</b>	Destination Retirement, 5th Floor, The Ewart, 3 Bedford Square, Belfast, BT2 7EP

Opening times: 9am to 5pm, Monday to Friday

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