



Some things are better together

Combine your pensions into one with Zurich

Why Transfer?



Save money

Pension charges have dropped considerably in the last ten years, so if you have an old pension you're probably paying high charges. By transferring your old pensions into your Zurich plan you could save money by paying lower charges, and when you pay lower charges, you'll have a better chance of getting more money when you retire.



Take more control of your savings

Transferring your old pensions into your Zurich plan means everything is in one place - one website, one statement, one plan to keep an eye on - staying on top of your retirement savings will be a whole lot easier.



Plan your retirement more easily

Retirement may be far off on the horizon or just around the corner. But when you do finally retire, having one pension plan can make it easier for you to choose the right retirement option.

Before we get started

There are a few reasons why transferring might not be right for you, so to make sure, we'll compare your plans and check for the following



If you have any benefits or perks on your old pension you'll lose them if you transfer.

These might include loyalty bonuses, guaranteed growth rates or special features. For example, some pension plans allow you to access your funds earlier than the government-required age of 55, or some pensions include insurance for your payments if you are sick and unable to work. These are called "Protected Benefits" and you might not want to lose them. For more examples and further information see the Transfer Guide.



If you have a final salary pension may not be better off transferring

A final salary or 'defined benefits' pension promises to pay you an income when you retire based on the amount you were earning and the length of time spent at your job. It doesn't rely on the value of investments, so you're unlikely to benefit from transferring. Therefore, Zurich will not transfer this kind of pension.



There's no guarantee you'll pay lower charges if you transfer

There is a chance you may be paying lower charges on your old pension, in which case you might not want to transfer. Also, your previous pension company may charge you a transfer or exit fee if you move. For more information on fees take a look at the Transfer Guide.

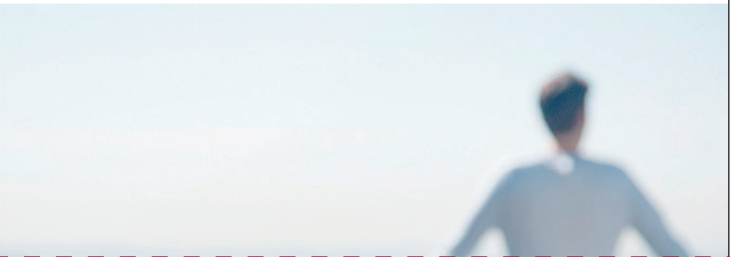
But we've got this covered!

We know that it's not easy to review different pensions, so we'll compare your old pension and your Zurich pension against our checklist (see 'What do we check for'), and if it's beneficial for you to transfer we'll do it. However, if your old pension is better off where it is, we won't go ahead with the transfer and will recommend you seek financial advice.

Our transfer guide has more information

At a glance it tells you:

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- Tempor incididunt ut labore et dolore magna aliqua



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- Duis aute irure dolor in reprehenderit in voluptate
- Magni dolores eos qui ratione voluptatem sequi nesciunt
- Excepturi sint occaecati cupiditate non
- Omnis voluptas assumenda est

Download the transfer guide 



Tell us about your pensions so we can start checking for you

Get started

Find a lost pension

you don't have details of your previous pensions you can use the Government's free Pension Tracing Service [\[https://www.gov.uk/find-lost-pension\]](https://www.gov.uk/find-lost-pension) to find them.

Personal

Car Insurance
Home Insurance
Life Insurance
Boat Insurance
High Net Worth Insurance
Pensions
Investments

Business

Small and medium business
Large business
Corporate or multinational

Public Sector

Charity & Community

Careers

Job opportunities
Graduate opportunities
International opportunities

Intermediaries

Zurich for brokers
Zurich for intermediary groups

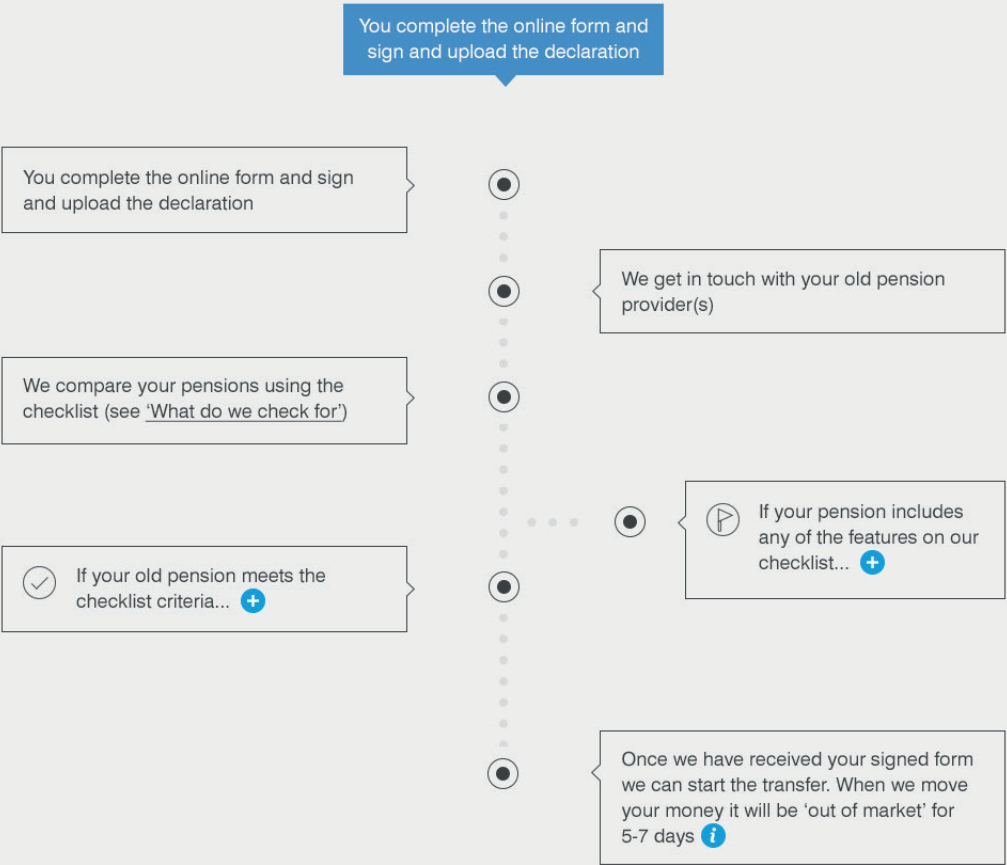
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Here's how it works




We'll let you know once the transfer is complete. Typically in 4 weeks time

Don't forget...


We will only transfer your pension if the charges on your Zurich plan are lower and you have no protected or guaranteed benefits or other features on your previous plan. Once we have received this information from your old pension provider we will send you a copy of the checklist and you have 7-10 days to opt out before we proceed with the transfer. If your old plan does not meet the criteria on the checklist, we will let you know and you will need to seek financial advice.

We cannot advise you on whether or not to transfer. If you don't have an adviser, you can find one by visiting unbiased.co.uk or vouchedfor.co.uk. You may be charged for any advice you receive.

Here's what you'll need before we get started




Your Zurich pension plan number



Details of your previous pension(s) – your most recent statement is ideal.


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If you don't have details of your previous pensions you can use the [Government's free Pension Tracing Service](#) to find them.




The transfer value of the pension(s) you wish to transfer

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Access to a printer – so you can print out a form and sign it



Access to a scanner or smartphone camera so you can upload a copy of the signed form

You must also ensure you have:

Key Features of the Zurich Retirement Saver – Information specific to your plan, in the 'Library' page of your Zurich plan website.

I'm ready, let's do it!

Our transfer guide has more information

At a glance it tells you:

- Lorem ipsum dolor sit amet, consectetur adipiscing elit
- Tempor incididunt ut labore et dolore magna aliqua
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- Excepturi sint occaecati cupiditate non
- Omnis voluptas assumenda est

