



PensionPulse

Welcome to Pension Pulse

Your complete guide



Who we are

Pension Pulse was founded by Aidan Carter and James Igoe with a simple but powerful belief: financial advice should be accessible to everyone.

Right now, 91% of people in the UK have never received financial advice. Almost 39% are facing the prospect of retirement poverty. Millions are heading towards their later years without the security, freedom, or dignity they deserve. And with the cost of living rising and our population getting older, the problem is only growing.

We exist to change that.

At Pension Pulse, we strip away the jargon, the barriers, and the outdated traditions of the industry. Our advice is clear, practical, and human - because when people understand their money, they can change their future.

Whether you've saved a little or a lot, the right advice can transform your financial outlook.

We've brought together some of the best minds in the industry - experts who share the same mission: to open the doors of financial planning to everyone.

A Message From Our Co-Founder and CEO – Aidan Carter

"From the very start of my career, I saw how powerful advice could be when it was made simple and accessible. I've witnessed thousands of lives changed - not by complicated strategies, but by clear guidance and a commitment to putting people first. That's why this is more than a business to me; it's my life's work, my passion, and my promise. Pension Pulse exists to give every person the chance to retire with dignity, freedom, and peace of mind. Because everyone deserves the opportunity to live the life they've worked so hard for."



Why review your pensions?

Reviewing your pension with a financial adviser can provide several important benefits.

Pensions are a critical part of retirement planning, and regular reviews can help ensure that your retirement goals are on track and that you're making the most of your retirement savings. Here are some key benefits of reviewing your pension with a financial adviser:

Stay on Track

Calculate Your Retirement Income

Figure Out Contributions

Review Underlying Investments

Cut Unnecessary Charges

Keep Up With The Rules

Boost Tax Benefits

Explore Your Retirement Options

Protect Your Family

Keep Peace of Mind



The Process

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Step 1: Initial contact

Once we receive your initial inquiry, a dedicated Client Relationship Manager will speak to you within 24 hours. They will introduce themselves, walk you through the process in plain English, and answer any questions you may have.

If reviewing your pension arrangements sounds like the next step, we'll set up a consultation with one of our expert advisers, free of charge.

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Step 2: Initial consultation

After a chat with your Pension Pulse adviser (where we really get to understand your needs and goals) you'll receive a welcome pack. Think of it as a personalised starter kit!

Inside, you'll find lots of details about who we

are, how we help, and some paperwork to move the process along.

No jargon, just a simple and easy-to-follow letter to help us collect and analyse all your pension history, fees you're paying, and your pension's performance.

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Step 3: Information gathering

Once we receive the forms back, our Pension Administrators work with your current pension providers to gather all the information, so we know more about your pensions.

The more we know, the better informed you'll be!

With all the important pension information gathered, your Client Relationship Manager will

arrange a time for you to meet a Senior Adviser at Pension Pulse. We call this meeting 'Getting to know your client', and it's a chance for you to share your dreams, aspirations and goals for your retirement (like when you want to retire and what you'd like to do most in retirement). Our job is about making your financial plan uniquely yours.

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Step 4: Fact find & policy review

As part of getting to know you, we'll roll up our sleeves and dive into detailed research to help shape your financial future.

We'll put all of this into a report, with tailor-made recommendations to boost your retirement plans and give your pensions lots of attention both now and well into the future.

We will lay out any fees and charges and clearly demonstrate how our advice can provide you with a better retirement.

There's no pressure and, of course, no obligation to proceed

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Step 5: Advice stage

Ready to implement our advice and recommendations? Fantastic!

We'll handle all the paperwork and applications needed to set up your new Pension Pulse plan.

Plus, a designated Client Services Manager will keep you in the loop every step of the way - tracking progress, sharing updates - all accessible by you from the comfort of your secure online Pension Pulse portal.



We also offer Pension Clinics

Right now, almost 9 in 10 average-earning private sector workers aren't saving the 15% of their income that the Pension Commission recommends for a secure retirement – and nearly two-thirds are saving less than 8%.

Even more worrying, around 3.5 million people aren't putting away anything at all in a typical year.

It's no wonder that a study found that nearly two-thirds of people in the UK are on track to have less money in retirement than they'd like.

But it doesn't have to be that way. At Pension Pulse, we're working to help people save more and build the kind of future they want for themselves and their families.

Our Pension Clinics

Our Pension Clinics help businesses support their teams in getting more out of their pension. They're run by experienced Pension Pulse advisers who have spent decades helping people make sense of their retirement plans. Because they've worked directly with people in all kinds of financial situations, the advice they share is straightforward, practical, and based on what really works in the real world.

These sessions are a great way to help your team understand the basics of planning for retirement – what to do, why it matters, and how to tackle the real-life challenges of saving for the future, even when the economy feels uncertain.



We also offer Pulse Partnerships

Partnerships

At Pension Pulse, we believe pension advice should be accessible, straightforward, and built around real lives - not just big portfolios.

That's why we created **Pension Pulse Partnerships**.

We work with professional services firms - from accountants and solicitors to football clubs, sports organisations, housing associations, and local government - to provide their clients and members with the pension support they often miss out on elsewhere.

Here's the difference: most firms only want to work with people who already have very large pension pots. We don't think that's fair. Through our Partnerships, our doors are open to anyone with pensions of £20,000 and above - because for us, it's about helping people make the most of what they have, today and in the future.

For sports people, we understand careers can be short, unpredictable, and sometimes cut short by injury. That makes saving and planning even more important. Our partnerships provide the guidance needed to make informed decisions early, so retirement planning doesn't fall through the cracks.

Alongside our Pension Clinics, which give companies and their employees direct access to clear, no-nonsense advice, our Partnerships are here to build a bridge - connecting trusted professionals, businesses, and communities with expert pension support, when and where it's needed most.

Because everyone has a pension. And everyone deserves the chance to get it right.



Important information

We've written this guide to give you useful information about pensions, but it's not to be treated as personal advice. If you're thinking about investing and aren't sure if a particular investment is right for you, please talk to us and we can then provide tailored financial advice.

If you choose to invest in a pension, remember that investments can go down as well as up in value, so you could get back less than you put in. You should also always consider any pension offered by an employer first as this will normally include contributions from them as well.

You can't normally access money in a pension until age 55 (57 from 2028). Pension and tax rules can change, and their benefits depend on your circumstances.

We are Pension Pulse, and we're authorised and regulated by the Financial Conduct Authority (FCA register number 1029743 www.fca.org.uk/register). Please do not reproduce this guide without our permission.

Sources

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Ongoing advice for life

We're not just here for the initial setup; we're in it for the long haul. Our team is available whenever you need to help with anything, big or small. Check in, ask questions, or just say hi. We're here for you.

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