

## Episode 7: Pension Decision Service

Retirement decisions can be complex, and many members are unsure where to start. In this episode of the Aptia Pensions Pod, we explore the Pension Decision Service and how it supports schemes by helping their members better understand their options.

Through structured, one-to-one conversations, the service helps members make sense of their pension, what their options mean in practice, and the factors they may want to think about before making a decision. Drawing on real experience from the team who deliver the service, this discussion highlights the value of giving members the time and clarity they need at a key point in their retirement journey.

*Presenter:*

*John Wilson, Head of Pensions Technical, Aptia*

*Guests:*

*Stephen Blakesley, Head of Propositions, Aptia*

*Penny Huebner, Manager, Pension Decision Service, Aptia*

Please also find attached the [transcript](#).

Image

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