



Which? adopts award-winning Destination Retirement planning service to help members prepare for a more prosperous life after work

Planning for retirement can seem daunting but a new partnership between Which? and the retirement specialist Just Group will offer Which? members a savings and retirement service designed to make it easier for them to plan, save and generate income for life after work.

The consumer champion is offering members seeking personalised financial support access to Destination Retirement, the innovative and affordable guidance and advice service from Just Group.

Destination Retirement was created to support consumers wherever they are on their retirement journey – from initial planning and saving to setting up and generating income.

Phil Amy, commercial director, Which?, said: “The complexities of planning for retirement should not be underestimated, from knowing how much to save and where to invest, to understanding when you can afford to retire and how to ensure your money will last.”

“Which? has selected Destination Retirement from Just Group because it complements our trusted advice and gives our members clear guidance in what can be a confusing market. It offers a flexible approach that helps those planning retirement, think about life after work, create a plan and take the next step towards making that future a reality.”

David Cooper, group marketing and distribution director, Just Group, said: “We help people achieve a better later life – it’s our purpose and why we exist. This partnership helps us fulfil that purpose. It brings together two well-established brands with a shared commitment to helping people make informed and confident choices.

“We believe expert support should be affordable for everyone and provide peace of mind about the future. Wherever you are on your retirement journey Destination Retirement can help.”

Destination Retirement offers a flexible approach to give people what they need at each step of the retirement journey, including initial and ongoing planning, a range of savings and investment products, and expert help and personalised recommendations for those who need them.

It focuses on three key areas:

- **Retirement saving** – organising savings in one place, building a tailored investment plan, helping stay on track with the online retirement planner.
- **Retirement drawdown** – ensuring sustainable and tax-efficient withdrawals from pensions and other investments.
- **Retirement income advice** – optional regulated advice delivering personalised recommendations based on individual circumstances and needs.

Destination Retirement has a proven track record, offering retirement support to more than 400,000 people through worksite partnerships with some of Britain's leading employers. Which? also has an existing relationship with Just Group's sister company, HUB Financial Solutions, the UK's biggest annuity broker and a leading provider of equity release advice.

Ends

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Notes to Editors

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage more than £27 billion of customers' retirement savings and has helped customers release over £7 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;

- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

About Which?

Which? is the UK's consumer champion, empowering people to make confident choices and demand better. Through our research, investigations and product testing, we provide trusted insight and expert recommendations on the issues that matter most to consumers.

Fiercely independent, we put people over profit - shining a light on unfair practices, influencing policy and holding businesses to account to make life simpler, fairer and safer for everyone.

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