



# TAKING CONTROL OF YOUR RETIREMENT

Quayside

WEALTH  
MANAGEMENT

## **Financial planning is about your life, not just your money.**

If you've changed jobs a few times, the chances are you've built up more than one pension pot along the way. While this is completely normal, multiple pensions can quickly become confusing, hard to track, and easy to ignore.

At Quayside, we help people across Gloucestershire make sense of their financial world so they can focus on living the life they want. This guide is designed to help you take control of your pensions with clarity and confidence.

### **1. Make a List of Every Pension You Have**

Start simple. Write down every pension you can remember, current workplace schemes, old employer pensions, and any personal pensions you've set up yourself.

Even if you're not sure of the details, a rough list is the first step toward clarity.

### **2. Track Down Lost or Forgotten Pensions**

If you've moved house or changed jobs, paperwork can easily go missing. Providers can help you reconnect with old schemes, and there are official services available to track lost pensions.

Finding everything you've built up ensures nothing gets left behind.

### **3. Check the Current Value of Each Pot**

Once you've identified your pensions, find out what each one is worth today. Values change over time, and seeing the full picture can be eye-opening.

This step helps turn vague guesses into something tangible and real.

## **How Quayside Can Help?**

Quayside is a Gloucestershire-based financial planning firm with five experienced advisers who believe that financial planning is about your life, not just your money.

For many people, pensions can feel complicated and overwhelming. The paperwork, multiple providers, and different rules make it hard to know where to start, and that's completely normal.

We work alongside our clients to take the majority of the work off their plate. From gathering the details of each pension to understanding investments and charges, we organise and simplify the process while keeping you informed every step of the way. You stay in control, making the decisions that shape your future, while we handle the research, calculations, and comparisons.

Our approach is clear, and tailored to your life. We aim to give you confidence, understanding, and peace of mind, so that managing your pensions feels manageable, not overwhelming.

So if you are ready to take control and you'd like help organising your pensions or creating a financial plan built around your life, get in touch with Quayside today. Clear advice. Personal planning. Real peace of mind.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

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