

Personal Pension Plan

Retirement Options Selection Form (under 10K)

You should complete this form if you

- Have read the retirement information pack sent to you and considered your retirement options, are age 55 or over and wish to take your pension benefits. You may also be able to take your pension benefits if you are under age 55 and are unable to continue working because of ill health.
- Have made a decision about the most suitable option for you.
- We strongly recommend you take the free and impartial guidance offered by the government. You can find out more on the dedicated Pension Wise website www.pensionwise.gov.uk. This service also offers guidance over the phone or face to face. Simply call 0300 330 1001.

Please use **BLOCK CAPITALS** and **black ink** to fill in this form. If you make a mistake, please initial any changes you make.

1. Your details*

Mr/Mrs/Miss/Ms/Other

Surname

Forename(s)

Plan number

Permanent address

Postcode

Telephone number

* We will process your personal details and other information in order to service and manage our relationship with you and your financial adviser and as otherwise set out below.

Your information may be disclosed to other selected third party providers for the purpose of our service provision to you and your information may also be held in or transferred to countries outside of the EU. In this event the processing will only be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and comply with the requirements of the Data Protection Act 1998.

We will record and monitor telephone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

2. Guidance

How you use your pension savings to provide an income in retirement is an important decision. There are many options available to you, not all of these may be suitable for your individual needs and circumstances. There are several factors that you need to consider before making a choice about which retirement option, or combination of options, is right for you. All options carry a degree of risk that you should be aware of before you make a decision and some choices may be irreversible.

We strongly recommend you take the free and impartial guidance offered by the government. You can find out more on the dedicated Pension Wise website www.pensionwise.gov.uk. This service also offers guidance over the phone or face to face. Simply call 0300 330 1001. Or consider taking advice from a financial adviser.

Confirm the following

I confirm that LFS have recommended that I seek guidance from Pension Wise or consider taking advice from a financial adviser before deciding which retirement income option(s) is/are suitable for me. Yes No

I have taken guidance from Pension Wise. Yes No

I have received advice from a regulated financial adviser. Yes No

3. Postpone taking my pension savings until a later date

I wish to postpone my Selected Retirement Date

To a specified date

D	D	M	M	Y	Y	Y	Y
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To a specified age

Regular monthly contributions to continue Yes No If yes, please complete the amount below.

Amount

£

Please note that if you defer taking your pension savings the value of your pension fund can fall as well as rise as market values fluctuate. **You may get back less than you have invested.**

4. Taking a small pension pot as a lump sum

My fund value is less than £10,000 and I would like to find out more about taking this as a small pot Yes No

If no, please complete sections 5 & 6.

5. Transfer to another provider

I intend to transfer my pension savings to another provider(s). Please send me the necessary forms Yes No

When you are considering your retirement options, you should shop around and consider taking free, impartial guidance from Pension Wise or advice from a financial adviser to find the most appropriate retirement income solution.

6. Signature and confirmation

Print name (in BLOCK CAPITALS)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Please return your completed Retirement Options Selection Form in the pre-paid envelope provided to:

LFS
PO Box 1043
Cheltenham
GL50 9JB