

# REQUEST FOR FURTHER INFORMATION AND RISK WARNING QUESTIONS

Please complete Section 1 to request information on the option(s) available to you on your Stakeholder pension plan.

Please complete Section 2 – the Risk Warning Questions – if you are interested in Options 3 to 6.

Please also sign and date the Declaration in Section 3.

For details on how we use your personal information, please read our privacy policy. Our most recent version is on [legalandgeneral.com/existing-customers/privacy](http://legalandgeneral.com/existing-customers/privacy)

More information on the options available to you on your Stakeholder pension plan can be found in the enclosed **Accessing your Pension Pot** brochure.

Name  Date of birth (DD/MM/YYYY)

Plan number(s)  National Insurance No.

**We may need to contact you if we have any questions or queries with regard to the responses you have given. Can you please provide us with a contact telephone number and/or email address.**

Telephone

Mobile

Email address

## SECTION 1: REQUEST FOR FURTHER INFORMATION - Please tick the option(s) you are interested in.

For Options 1 and 2 you **DO NOT** need to answer the Risk Warning Questions starting on page 2.

### OPTION 1. Do nothing.

You don't have to decide now. You can leave your pension pot invested until age 99. If you choose this option, you don't need to take any further action at this time and your pot will stay invested.

### OPTION 2. Transfer my whole pension pot to another pension provider.

I would like information on transferring my whole pension pot to another provider.

For Options 3, 4, 5 and 6 you **MUST** answer the Risk Warning Questions starting on page 2.

### OPTION 3. Buy a guaranteed income for life (a lifetime annuity) from another provider.

I would like information on buying an annuity from another provider.

I would like information on taking my tax-free cash lump sum and buying an annuity from another provider.

### OPTION 4. Buy a guaranteed income for life (a lifetime annuity) from Legal & General.

I would like information on buying an annuity from Legal & General.

If you would like to do this over the phone, please call us on **0800 0482 446** (we may record and monitor calls) or visit [legalandgeneral.com/retirement](http://legalandgeneral.com/retirement)



## SECTION 1: REQUEST FOR FURTHER INFORMATION - continued

**OPTION 5. Take all of my pension pot as a cash lump sum.**

I would like information about taking all of my pension pot as a cash lump sum.

If your pension pot is £10,000 or less, you may be able to take it as a 'small pension pot' which will not affect your Annual Allowance.

Would you like to take all your pension pot as a 'small pension pot'?

**OPTION 6. Take part of my pension pot as a cash lump sum.**

I would like information on taking  from my pension pot as a cash lump sum.

You can take up to two partial lump sums of at least £5,000 each in any calendar year providing you leave at least £5,000 remaining invested in your pension pot.

## SECTION 2: RISK WARNING QUESTIONS - Please tick 'Yes' or 'No' as appropriate.

This pack contains a lot of useful information to help you make your decision. Please read this information carefully before answering the questions below. There's no right or wrong answer to these questions. We ask them to encourage you to stop and think before you make a decision which could be lasting and often irreversible.

Based on your answers, we will send you a **Personalised Risk Warning** document and a **Payment Pack**. If you don't answer all of the questions in this section that are relevant to you, we will need to contact you and this may delay sending you a **Payment Pack**.

1. Have you fully researched your retirement options and approached other providers and asked them for information about the products and services they can offer? Yes  No

2. Are you planning to get or have you received pension guidance from Pension Wise? Yes  No

3. Are you planning to get or have you received advice from a financial adviser? Yes  No

4. Does your existing pension plan have any guarantees or other valuable benefits? If you're not sure, please refer to the letter enclosed in this pack for further information. Yes  No

5. Are there any costs or penalties for taking money from your existing pension pot? If you're not sure, please refer to the letter enclosed in this pack for further information. Yes  No

## SECTION 2: RISK WARNING QUESTIONS continued Please tick 'Yes' or 'No' as appropriate.

6. Are you thinking of withdrawing money from your pension pot to invest somewhere else? Yes  No

7. For any of the options you're considering, do you understand how much tax you'll pay? Yes  No

8. Will you need the flexibility to withdraw lump sums of money from your pension pot later on? Yes  No

9. Do you expect your pension pot to provide you with an income for the whole of your life? Yes  No

10. Are you aware that if you smoke, are overweight, have any medical condition or take any medication, you may be eligible to a higher level of income from your pension pot? Yes  No

11. Do you need to use your pension pot to provide for your financial dependants, such as a spouse or registered civil partner, when you die? Yes  No

12. Have you considered how your income in retirement would keep up with the cost of living (inflation)? Yes  No

13. Do you know that accessing your pension pot could affect any means tested State benefits you or your partner receive now or could claim in the future? For example housing benefit, council tax reduction, income support, Universal Credit, income-based job-seeker's allowance and any benefit that pays for long-term care. Yes  No

14. Are you aware of how any money you take out of your pension pot might be treated if you're behind on any payments to credit cards, loans or a mortgage? Yes  No

15. Do you know how to protect yourself from investment scams? If you're not sure, please refer to the **Money Advice Service** guide enclosed with this pack. Yes  No

## SECTION 3: DECLARATION

By signing below you confirm that you have received and read the Options/Retirement pack and (if applicable) have answered the risk warning questions on pages 2 and 3 to the best of your knowledge.

**Confirmation of identity**

To protect you and Legal & General from financial crime, Legal & General may be required to verify the identity of new and sometimes existing customers. This may be achieved by using reference agencies to search sources of information relating to you (an identity search). This will not affect your credit rating. If this fails, Legal & General may need to approach you to obtain documentary evidence of identity.

Signature

Signature date  
DD/MM/YYYY

**Please return the completed form in the enclosed prepaid envelope to:**

CRW  
Legal & General  
City Park  
The Droeway  
Hove  
BN3 7PY

[legalandgeneral.com](http://legalandgeneral.com)

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