

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'?

Do not select this option if you have already taken your tax-free cash lump sum. Please complete Option 7.

THE FOLLOWING OPTION IS ONLY AVAILABLE IF YOU'RE UNDER AGE 75.**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. The first 25% of each payment will usually be tax free and the rest will be taxed in the same way as earned income.

Do not select this option if you have already taken your tax-free cash lump sum. Please complete Option 7.

OPTION 7. Take a tax-free cash lump sum and/or a flexible income from my pension pot.

If you're invested in the With Profits Fund, you'll need to move to another fund(s) before you can take this option. Please visit legalandgeneral.com/pensionoptions to choose a different fund(s) and fill in the details below. At this stage we'll only send you an illustration based on your choice. We won't change your investment until after you return the switch form that will be enclosed in your **Payment Pack**.

STARTING INCOME DRAWDOWN IS ONLY AVAILABLE IF YOU'RE UNDER AGE 74 AND HAVE A PENSION POT OF AT LEAST £50,000.**IF YOU'RE CURRENTLY TAKING INCOME DRAWDOWN AND WANT TO CHANGE THE AMOUNT YOU TAKE, PLEASE COMPLETE SECTION B ONLY.**

I would like information on income drawdown.

(A) Take my tax-free cash lump sum (not available if already taking income drawdown).

I would like to take % or as a tax-free cash lump sum.

AND/OR**(B) Take a regular income and/or an ad hoc income payment.**

(Any income will stop when you reach age 75 unless you are taking all of your remaining pension pot.)

I would like to take a regular income of gross yearly¹

¹If no income is required, please put 'NIL' in the box

To be paid: monthly quarterly half-yearly yearly

(please select) in advance in arrear
(paid at the beginning of the period) (paid at the end of the period)

I would like to take an ad hoc income payment of gross²

²If you would like to take all of your remaining pension pot, please put 'ALL' in the box.

If you've invested in the With Profits Fund, please provide a fund(s) choice for your illustration.

Fund name and %

Fund name and %

Fund name and %

Fund name and %

If you need more space for your fund choices, please attach a separate page to this form and sign it.

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

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

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

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 3 and 4 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 Droveaway, Hove, East Sussex, BN3 7PY



legalandgeneral.com

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Registered office: One Coleman Street, London EC2R 5AA

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