

REQUEST FOR FURTHER INFORMATION AND RISK WARNING QUESTIONS

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

Please complete Section 2 – the Risk Warning Questions – if you are interested in Options 3 to 7.

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

More information on the options available to you on your Portfolio Plus Pension or Portfolio Plus Self Invested Personal Pension can be found in the enclosed **Accessing your Pension Pot** brochure.

Name	<input type="text"/>	Date of birth (DD/MM/YYYY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Plan number(s)	<input type="text"/>	National Insurance No.	<input type="text"/>						

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	<input type="text"/>
Mobile	<input type="text"/>
Email address	<input type="text"/>

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 3.

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 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, 6 and 7 you **MUST** answer the Risk Warning Questions starting on page 3.

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 **03459 932 584** (Call charges will vary. We may record and monitor calls). If you only hold insured funds and are not in income drawdown you can also visit 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'?

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

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.

TO START INCOME DRAWDOWN THE VALUE OF YOUR PENSION POT MUST BE AT LEAST £50,000.

IF YOU'RE CURRENTLY TAKING INCOME DRAWDOWN AND WANT TO CHANGE THE AMOUNT OF INCOME YOU TAKE, PLEASE COMPLETE SECTION B ONLY.

I would like information on income drawdown.

(A) Take my tax-free cash lump sum (not available from any part of your pension pot already used for 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 99 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
(paid at the beginning of the period) in arrear
(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.

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
BN3 7PY



legalandgeneral.com

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Authorised and regulated by the Financial Conduct Authority.

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