

# REQUEST FOR FURTHER INFORMATION AND RISK WARNING QUESTIONS

Please complete Section 1 to request information on the option(s) available to you on the following plans:

- **Company Pension Plan**
- **Directors Pension Plan**
- **Executive Pension Plan**
- **Money Purchase Plan**
- **Company Sponsored AVC**
- **Executive Investment Retirement Plan**
- **High Performance Pension Plan**
- **Private Income Plan for Executives**

Please complete Section 2 – the Risk Warning Questions – if you are interested in Options 3 to 5.

Please also sign and date the Declaration in Section 3. The Trustee of the pension Scheme will also need to sign the Declaration in Section 4.

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)

If you are interested in Option 4 - buying a guaranteed income for life from Legal & General - please also read Section 5 and sign if applicable.

More information on the options available to you on your 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 5.

### OPTION 1. Do nothing.

You don't have to decide now. You can leave your pension pot invested until age 75. If you choose this option, you don't need to take any further action at this time and your plan 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.

## SECTION 1: REQUEST FOR FURTHER INFORMATION - continued

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

**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.

**PLEASE ANSWER THE FOLLOWING QUESTIONS IF YOU ARE INTERESTED IN BUYING AN ANNUITY FROM LEGAL & GENERAL.**

You can choose different payment options to suit your personal circumstances, which are described in the enclosed Buying a Pension Annuity brochure. You can request as many illustrations as you need to help you see what affect they have on the level of your income.

If you want more than one illustration, please photocopy this section, sign it and attach it to this form.

**Do you smoke, are you on any medication or do you have a medical condition?**

If so, you may be eligible for an enhanced annuity, which can offer you a higher level of income than a standard annuity. Please contact us if you think you may be eligible for an enhanced annuity.

**(A) Do you want to take a tax-free cash lump sum?**

Yes  No

If 'Yes', do you want to take the maximum amount?

Yes  No

If 'No', please enter the percentage or amount you want to take.

% or  £

**(B) Do you want your pension income to increase each year?**

If 'No', tick this box for a fixed income.

If 'Yes', please enter the annual percentage increase.

%

OR choose one of the following:

Retail Prices Index capped at 5%

Retail Prices Index

SECTION 1: REQUEST FOR FURTHER INFORMATION - continued

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

**(C) How often do you want to receive your payments?**

monthly    quarterly    half-yearly    yearly

in advance (paid at the start of the period)    in arrears with proportion (paid at the end of the period)    in arrears without proportion (paid at the end of the period)

**Please note:** ‘With proportion’ means that when you die, we will pay an amount to cover the period from your last payment to the date of your death. ‘Without proportion’ means that we won’t make a payment to cover the period from your last payment to the date of your death.

**(D) Do you want a guaranteed minimum payment period?**

Yes    No

If ‘Yes’, please choose the number of whole years from 1 to 30 (the maximum age at the end of the period is 100).

**(E) Do you want to provide an income for your spouse/registered civil partner on your death?**

Yes    No

If ‘No’, please go to question (F)

If ‘Yes’, please confirm the percentage of your income you want paid to them (you can choose anything up to a maximum of 100%).

 %

**Who do you want the income paid to?**

Named spouse/registered civil partner

Any spouse/registered civil partner

**Please note:** A ‘named spouse/registered civil partner’ - this will be the person you’re married to or in a registered civil partnership with at the time you buy your annuity. You must name them at the start and you cannot change who it is later, or ‘any spouse/registered civil partner’ - this will be the person you’re married to or in a registered civil partnership with at the time of your death.

Your spouse/registered civil partner’s title

Your spouse/registered civil partner’s full name

Your spouse/registered civil partner’s date of birth  (DD/MM/YYYY)

Your spouse/registered civil partner’s sex  Male    Female

## SECTION 1: REQUEST FOR FURTHER INFORMATION - continued

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

**(F) Do you want to provide an income for a financially dependent partner (other than a spouse or registered civil partner) on your death?**

Yes  No

If 'No', please go to question (G)

If 'Yes', please confirm the percentage of your income you want paid to them (you can choose anything up to a maximum of 100%).

%

Your financially dependent partner's title

Your financially dependent partner's full name

Your financially dependent partner's date of birth

(DD/MM/YYYY)

Your financially dependent partner's sex

Male  Female

**(G) If you have selected a guaranteed payment period and a spouse's, registered civil partner's or financially dependents partner's income, please choose how you would like their income to be paid.**

With overlap (means your spouse's, registered civil partner's or financially dependent partner's income starts immediately on your death).

Without overlap (means your spouse's, registered civil partner's or financially dependent partner's income starts at the end of the guarantee period).

**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.

Please tell us whether you would like to take your full pension pot as:

Small pot  Full pot  Protected tax-free cash and trivial lump sum

## 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

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

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: MEMBER S 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 5 and 6 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.

Member's  
signature

Date  
DD/MM/YYYY

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**SECTION 4: TRUSTEE S DECLARATION**

We confirm that the Member has been provided with the Options/Retirement pack and would like further information as requested in this form.

Trustee's  
signature

Date  
DD/MM/YYYY

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## SECTION 5: COULD YOU GET A BETTER DEAL?

**PLEASE ONLY SIGN AND DATE THE FOLLOWING SECTION IF YOU ARE INTERESTED IN BUYING AN ANNUITY FROM LEGAL & GENERAL.**

If you are interested in buying an annuity from Legal & General we are required to let you know how much you could potentially gain from buying your annuity from another provider. Before we can do this we'll need consent to share some of your details with other annuity providers.

If the annuity you are interested in provides an income for a spouse/registered civil partner/financially dependent partner in the event of your death, we'll need their consent to share some of their details too. We'll share the following details:

**Title      Forename      Surname      Marital Status      Sex      Postcode      Date of birth**

We'll share this information with the following companies, correct at March 2018:

AVIVA	Canada Life	Hodge Lifetime	Just	Scottish Widows
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The information listed above will only be shared with these companies for the purpose of comparing annuity illustrations and will not be stored by them after your illustration is produced.

If you or your spouse/registered civil partner/financially dependent partner don't complete this section, we will assume you don't want your information shared with other annuity providers.

If you are happy for us to share your information, please sign here:

Signature

Date  
DD/MM/YYYY

If your spouse/registered civil partner/financially dependent partner is also happy to share their details, please ask them to sign here:

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](http://legalandgeneral.com)

**Legal & General Assurance Society Limited**  
Registered in England and Wales No. 00166055.

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Financial Conduct Authority and the Prudential Regulation Authority.

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