



# THE HARTLEY PENSION SCHEME

## RETIREMENT REQUEST FORM

Member Name

Scheme Number  NI No.

### Important Information

We recommend that you seek independent financial advice before taking any retirement benefits. If you do not have a financial adviser you can find one by going to [www.unbiased.co.uk](http://www.unbiased.co.uk).

Furthermore we recommend that you access free guidance through The Pension Advisory Service by visiting [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk).

Please note sufficient cash must be available to pay any payment due. Please read the Payment of Benefit Guidance Notes for more detailed information.

In preparation for taking my pension benefits, please provide me with an illustration of my SIPP benefits based on the following details:

As at date

### SECTION 1

#### Types of Retirement (please tick only 1 option)

Please indicate which retirement option you wish to take, details of each option can be found in The Hartley Pensions Retirement option guidance notes.

**Uncrystallised Funds Pension Lump Sum payment (UFPLS)** – This applies where you choose not to take your tax-free initial sum (PCLS) but rather withdraw sums over time, as and when required, with the first 25% of each withdrawal paid to you tax-free, and the remaining 75% paid after deduction of income tax.

UFPLS Lump Sum required: £

**Small Pots** - Where the value of your pension does not exceed £10,000 you can take this as a lump sum with 25% paid tax free.

**Flexi Access** – Under this option you continue to manage your SIPP and take any amount of pension benefits as regular income after deduction of income tax, together with additional, taxed, lump sums where required.

**Capped drawdown** – A regular income calculated using your age and the Gilt Yields and Government Actuary Department (GAD) limits. PLEASE NOTE: this option is only available where you are already taking benefits via Capped Drawdown.

**Annuity** - An annuity is a financial product which turns a lump sum from your pension into a retirement income. Hartley do not offer annuities. You will need to transfer all or part of your fund to an annuity provider in order to access this option.

The amount required for the purchase of an annuity: £

**Please note that this will be paid as a transfer to your annuity provider, you will need to complete a transfer out form**

**Please return completed form to:**

Hartley Pensions Ltd, 8th Floor, 25 Marsh Street, Bristol, BS1 4AQ. Authorised and regulated by the Financial Conduct Authority 735936 and registered in England and Wales 094695576. T:0117 316 9991 E: [admin@hartleypensions.co.uk](mailto:admin@hartleypensions.co.uk) W: [www.hartleypensions.com](http://www.hartleypensions.com)



## SECTION 2

**Pension commencement lump sum required** (available for Flexi Access and Capped Drawdown only):

The maximum available or  A fixed amount of: £

**Following payment of the lump sum I wish to:** (Please select only 1 option)

Commence pension payments  Take all remaining benefits as a lump sum  Postpone taking income until further notice

## SECTION 3

### Income

Where pension income is to be paid please pay an ANNUAL income of:

The maximum available or   
(Applicable only where Capped Drawdown applies)

Please pay income on the following basis: (please tick only one option)

Monthly  Quarterly  Bi-annually  Annually  Ad-hoc

Starting on  Payment date:  14th  28th

Payment details: (please tick only one option)

By BACS transfer  By Same day payment  In-Specie  
(Bank charges will apply)

To Bank  
(Bank & Brand name)

Account Name

Account No.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Sort Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Please attach a bank statement, not more than 6 months old, for any account you would like payment made too. This must show your name, account number and sort code. Please note that payment can only be made to an account in your name.

If you would like your lump sum and income paid into different accounts please tick here. Please advise your further bank details in writing when you return this form.

To enable commencement of my pension payment I enclose:

A completed New Starter checklist  A copy of my current P45

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## SECTION 4

### Other Information Required

Email Address

- Copies of any Lifetime Allowance Certificates for other pension arrangements
- Details of any pensions in payment prior to 5th April 2006 and the maximum pension payable from these arrangements
- An updated Expression of Wish form

## SECTION 5

### HMRC Protection

Please note: if you have HMRC Protection and make a contribution into your SIPP, the Protection may be lost which could result in a tax liability. It is recommended that you take advice from an Independent Financial Adviser.

I am  am not  registered for Protection with HMRC

Where you have registered for HMRC Protection, please indicate which type of protection you have and attach a copy of the certificate

Type of Protection

## SECTION 6

### Risk Warnings

The Financial Conduct Authority require us to ask you questions regarding things that you should consider before making a decision on which type of retirement benefits you wish to take. Your answers to the below questions will be used to provide you with a personalised risk warning.

**You must answer all questions in this section.**

1. Are there any aspects of your health or lifestyle that could potentially shorten your life?

Yes  No

2. Do you understand that there are no guarantees attached to the amount of income or lump sum paid out?

Yes  No

3. Are you reliant on the funds within this pension pot to provide an income through your later years and, where applicable, for your beneficiary's after death?

Yes  No

4. Are you comfortable in your understanding of the effect that the investment of your pension savings has on your potential future income from these savings?

Yes  No

5. Are you comfortable that you fully understand the income tax implications of taking your benefits?

Yes  No

6. Are you comfortable that you fully understand the tax implications of taking benefits insofar they relate to investments and inheritance tax?

Yes  No

7. Are you comfortable that you have considered the impact of charges or fees by investing any benefits you take from your pension?

Yes  No

8. Are you comfortable in your understanding that creditors may have a call on money taken out of pension savings?

Yes  No

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9. Is there a possibility of you being declared bankrupt or are you currently an undisclosed bankrupt?

Yes  No

10. Are you aware that accessing pensions savings via drawdown or lump sums could impact on any means tested benefits you receive?

Yes  No

11. Are you aware that investment scams exist, often targeting pension savings?

Yes  No

12. Are you aware that flexibly accessing your pension savings to provide income will reduce your annual allowance to £4,000?

Yes  No

13. Are you satisfied that you have adequately researched and understood the options available to you in accessing your pensions savings and that you are making an informed choice in the method that you have selected?

Yes  No

Signature

Date

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### Next Steps

- We will send you a retirement pack, this will include an illustration for your chosen benefits, along with your personalised Risk Warning.
- When you receive this pack, check that the illustration meets your requirements and read your Risk Warning. If you do not understand the risks speak to your financial adviser or Pension Wise.
- If you wish to proceed, sign one copy of the Risk Warning and return this to us.
- If at any point you are unsure about your options, please speak to your financial adviser or contact Pension Wise.

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