

# BENEFIT REQUEST FORM

Application Form incorporating ill health benefit payments



Name of member

Full name of scheme

Plan number

This document is part of a set,  
all of which should be read together:

- Key Features
- Your Personal Illustration
- Schedule of Fees
- Schedule of Allowable Investments
- Terms and Conditions
- **Benefit Request Form**

This form should be completed and returned to Curtis Banks Limited if you wish to take benefits from your Scheme. Please refer to our Benefits guide for information before completing this form, as there are a number of ways in which you can take benefits. If you have any queries on the completion of the form, please contact Curtis Banks Limited on the below numbers.

From April 2015 you have more options on what you can do with your pension savings. We have provided a Pension Benefits Fact Sheet which can be found on pages 14-15 of this form and which will provide you with further information regarding your options for taking income.

Please read this information before proceeding. We have also included a letter from the government explaining Pension Wise, which is a service that offers free and impartial guidance. We recommend you get guidance or advice to help you with this decision.

## How do I submit my Benefit Request Form?

You can submit your completed form to us using the following contact details.

### Bristol Office

Curtis Banks Limited  
3 Temple Quay  
Bristol  
BS1 6DZ  
T 0117 910 7910

### Dundee Office

Curtis Banks Limited  
Suite 3 West Port House  
144 West Marketgait  
Dundee  
DD1 1NJ  
T 01382 200 306

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# 1 Client's details

Name of member

Full name of scheme

Plan number

Curtis Banks will not give you advice about the suitability or otherwise of crystallising all or part of your pension by the taking of a pension commencement lump sum and taking income under capped drawdown or flexi-access drawdown.

We strongly advise you to seek financial advice before proceeding, especially if you're unsure how your current or future needs may influence your decision.

Please ensure you have read and answered the relevant questions in sections 6 and 7.

## 2 Benefits Required

### 2.1 Benefit type

Please confirm which option is applicable to you:

- 1 Taking benefits after age 55
- 2 Taking benefits prior to age 55 due to ill health or serious ill health

If due to serious ill health, please provide a letter from a BMA registered doctor confirming that your life expectancy is less than 12 months.

### 2.2 Benefit options

Please confirm which benefit option you require:

- 1 A tax free lump sum now with the option to take pension income now or at a later date (Flexi-Access). This can be paid monthly, quarterly or biannually or as a one off payment.
- 2 A lump sum now which is 25% tax free and the 75% remaining balance taxed as pension income (UFPLS). The pension income can be taxed at marginal rate depending on the amount taken from the SIPP and the lump sum can only be paid as a one-off payment.
- 3 A top up to my existing Capped Drawdown from funds I have not yet crystallised (this option is only available if you have already taken Capped Drawdown on part of your fund).

If you wish to provide pension income by buying an annuity, you should contact a financial adviser to arrange this.

### 2.3 Crystallisation amounts

Please confirm the amount you wish to crystallise:

the total amount of fund you wish to crystallise, if known: £  or All

the total tax free cash required, if known: £  or Max

tax free cash payment frequency: Monthly Quarterly Biannually One off

the amount of pension income required, if known: £  p.a. or Nil

## 2 Benefits Required (continued)

### 2.4 Income frequency

If you are taking an income please confirm (Not applicable if option 2, UFPLS, has been selected in 2.2 overleaf):

Frequency of income payments:	One off	Monthly	Quarterly	Yearly	
Which day of the month do you want to be paid?	9th	15th	22nd	28th	Next available payroll date

Please note that Pathfinder schemes have a set payment date of 25th of each month and Pointon York schemes have a set payment date of 28th of each month.

### 2.5 Protection

Do you have enhanced, primary, fixed or individual protection on your pension funds?

Yes No

If yes, please indicate the type of protection and reference number below and enclose a copy of the relevant protection certificate with this form:

Enhanced protection	Reference number
Primary protection	Reference number
Fixed protection 2012	Reference number
Fixed protection 2014	Reference number
Individual protection 2014	Reference number
Fixed protection 2016	Reference number
Individual protection 2016	Reference number

Please note: If you have Fixed Protection 2016 or Individual Protection 2016, you may have a temporary reference number from HMRC which was only valid until 31 July 2016. To retain the protection and ensure it is valid you will need to make a full online application to HMRC to obtain a permanent reference number. We are only able to accept the permanent reference number.

Were you receiving benefits on 5 April 2006 from any other pension arrangements?

Yes No

If yes, please state the total maximum income currently available:

£

Have you started taking benefits from any other pension arrangements, or transferred any benefits to a recognised overseas pension (ROPS) on or after 6 April 2006?

Yes No

If yes, please state the total percentage of the Lifetime allowance you have used up\*

%

\*The administrators of the other arrangement will advise you of this when you first draw or transfer the benefits.

Have you been involved in divorce proceedings, which have resulted in the issue of a Pension Attachment/Earmarking Order?

Yes No

If yes, please provide us with a copy of the relevant order.

### 3 Payment details

Please supply your bank/building society details for receipt of your benefits. All lump sum and pension payments will be paid into this account.

The account provided must be held in your name, we are unable to accept third party accounts.

Bank or building society

Address

Sort code

Account in the name(s) of

Account number

Roll number

Payment reference

Do you want your lump sum to be transferred immediately into this account:

Yes

No

If the bank details above are different to the details you have previously submitted, we will also require a copy bank statement which must be dated within the last 3 months for a postal statement or 1 week for an online statement.

Are these new bank details to be used for all your regular income payments going forward?

Yes

No

N/A

There may be additional details we need to confirm with you in relation to new bank details before any changes can take effect, we will contact you or your nominated adviser in this regard.

Please confirm how you wish for funds to be paid to your nominated bank account:

Next Day Faster Payment (Free)

Same Day Faster Payment (£2)

CHAPS (£10\*/£16\*/£25\*)

CHEQUE (Free)

#### Notes

- Once benefits have been Flexi Accessed then you will be subject to the reduced Money Purchase Annual Allowance limit for future contributions, from the date of your first income payment.
- We operate our pension payroll system on different dates for different schemes/products and we will require instructions and cleared funds available at least 10 clear working days before these dates in order to make a payment:
- For Curtis Banks products, we operate our pension payroll system on the 9th, 15th, 22nd and 28th of each month.
- For Pathfinder schemes we operate our pension payroll system on 25th of each month.
- For Pointon York schemes we operate our pension payroll system on 28th each month.
- Your pension will be taxed at source using the PAYE system. If we do not already have evidence of your tax code, we will apply the emergency tax code 1250L M1 depending on your income request.
- If you have not specified your preferred payment method, lump sum payments up to £250,000 will be sent by Next Day Faster Payment by default. If the value is higher than £250,000, we will pay by BACS.
- International payments will attract an additional fee.

\*Pooled Banking arrangement £10, RBS Banking arrangement £16, Cater Allen Banking arrangement £25.

## 4 Fund valuation

This section must be completed if your plan holds an investment in commercial property, as we will require a recent valuation of each property.

If this section does not apply, please go to section 5.

Would you like to instruct a  
Curtis Banks panel surveyor?

Yes

No [Please give details below.](#)

The valuer must be qualified and registered with the Royal Institution of Chartered Surveyors (RICS).

Firm

Contact name

Address

Telephone

Fax

Contact numbers

Email address

Your drawdown request cannot proceed until this information is provided and lump sum and/or income payments cannot be made to you until the valuation has been completed. The valuer's fee will be payable from your plan(s). If you have recently had a valuation carried out on the property and wish to discuss its validity for the purposes of drawdown or you have any queries, please contact our Property Valuations team on 01473 296 835.

## 5 Payment Instructions

Please confirm in this section how you would like payments from your scheme to be funded.

### 5.1 Payment instruction for lump sum

From investment portfolio with  
disinvestment at investment managers  
discretion:

Name of Investment Portfolio Provider:

From money in the SIPP Bank account:

From specific investments:

[\\*please provide full details below](#)

Please note: This section must be fully completed in order to avoid delays. Failure to provide all the required information may result in the form being returned

Name of investment provider	Policy / plan number	Amount in £ sterling or %	Specific fund instructions*

\*Please provide details here if there is a specific fund you would like the disinvestment to be requested from.

## 5.2 Payment instruction for income

From investment portfolio with  
disinvestment at investment managers  
discretion:

Name of Investment Portfolio Provider:

From money in the SIPP Bank account:

From specific investments: [\\*please provide full details below](#)

Please note: This section must be fully completed in order to avoid delays. Failure to provide all the required information may result in the form being returned

Name of investment provider	Policy / plan number	Amount in £ sterling or %	Frequency*

\*Please state if you would like the disinvestment to be made monthly, quarterly, half yearly or annually. If no selection is made, we will request the disinvestment is made in line with your chosen payment frequency.

### Important information

- Lump sum and/or income payments can only be paid if there are sufficient cleared funds available in the SIPP bank account. If funds are not available, your payment cannot be made and will be delayed.
- Where cash is available within the SIPP bank account we will use this to pay the lump sum and/or income.
- We will not instruct the sale of investments until the benefit calculations have been completed.
- If you wish to establish a regular disinvestment from a specific holding, you will need to check that the investment provider / fund manager is able to set this up.
- We will not be liable for any loss of investment return for the period in which your funds have been held in the SIPP bank account.

## 6 Risk questions for capped drawdown and flexi-access drawdown designations

Please answer the following question.

Prior to applying to take benefits have you taken advice in relation to capped drawdown or flexi-access drawdown from a regulated financial adviser?

Yes [please go to section 7.](#)

No\* [please answer the below questions to highlight the risks of flexi-access drawdown.](#)

\* Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Curtis Banks on an execution-only basis on making the application to take benefits under capped drawdown or flexi-access drawdown. As an execution-only client I confirm that I have received all relevant key features documents, including personal illustration(s).

The Financial Conduct Authority requires us to make sure you have considered the potential risks of accessing your pension benefits. We are required to ask questions about your circumstances, so that we can provide warnings about the risks which might apply to you.

Once we have received your answers to the below questions, we will send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

We will not be able to process your capped drawdown or flexi-access drawdown request until we have received this signed declaration. We can accept copies by secure message, or by post to Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ if this is more convenient for you.

[Please note that this exercise is only intended to highlight potential risks - your answers won't affect your options.](#)

### Pensions guidance

Pension Wise is a free, impartial service from the government which offers guidance about your pension options. Pension Wise offers face-to-face and telephone appointments. They also have a website. Have you received pensions guidance from Pension Wise?

Yes [Date Pension Wise Service accessed:](#)

No/unsure

### Market volatility

Are you accessing your pension pot to prevent further investment losses from coronavirus-related market volatility?

Yes

No/unsure

### Financial distress

Are you in financial distress because of the coronavirus-related circumstances?

Yes

No/unsure

### Investment Scams

Some investment scams encourage people to withdraw money from their pensions in order to invest elsewhere. For example, they may offer usually high rates of return, special offers, or there may be pressure to act quickly. The schemes can appear very genuine, but you risk losing some or all of your money.

Are you aware of how to protect yourself from investment scams?

Yes

No/unsure

### Sustainability of Income

Pension money has traditionally been a means of providing you with an income over the remainder of your lifetime. By taking funds out now, you will be making an irreversible decision to reduce the funds available to provide a pension in the future, unless you will be using this money to help provide an income in retirement. Your future life expectancy can be many years, for example a 60 year old male has a further 24 years life expectancy and the figure will be higher if you are younger or female.

Are you expecting the money you take from the pension to help provide an income in retirement?

Yes

No

If not, do you expect your remaining pension funds (including State pensions) to be sufficient to meet your income needs in retirement?

Yes

No/unsure



## 6 Risk questions for capped drawdown and flexi-access drawdown designations (continued)

### Inflation

When planning your long term income needs, you need to take account of future inflation, which will erode the buying power of your money. For example, if inflation is 2% p.a., £1 today will be worth 82p in 10 years time.

If you are planning to take a level of income or a large sum from your pension, do you understand that inflation will erode the value of what will be available for you in future?

Yes

No/unsure

### Tax implications

Your pension income is added to any other income and you will pay tax on it in the tax year of payment. If your total income takes you into higher tax bands, this means that you will pay tax at higher rates on the pension money. By taking the pension in annual instalments, you may pay lower rates of tax than if you take a large sum in one year. Bear in mind that the tax deducted from the pension payment may be lower than the final tax bill when you submit your tax return.

Are you comfortable that you fully understand the income tax implications of the pension you are planning to take?

Yes

No/unsure

### Health

Annuities provide a guaranteed income for life and, although the return may appear low, if your life expectancy is reduced because of poor health you may qualify for enhanced annuities which pay better rates.

Are there aspects of your health or lifestyle which would make you consider whether you are potentially eligible for a better value annuity?

Yes/unsure

No

### Loss of guarantees

Unlike an annuity, which guarantees the income, taking pension by income drawdown from the fund provides no guarantees. This is because the return you get will depend on the future investment return on your fund and how long you live, and could be less than the income from an annuity. Withdrawing large sums could also reduce the size of your pension and could result in you fully exhausting your plan or running out of money in retirement

Do you understand that there are no guarantees attaching to the pension income if you take income drawdown from the fund?

Yes

No/unsure

### Loss of guarantees

Do you understand that the future pension you receive under income drawdown will be affected by the investment return on your fund and how long you live?

Yes

No/unsure

### Benefits on Death

By taking money out of your pension fund personally, you are reducing the scope for providing benefits for your partner or other dependants. You are also adding this money to your personal assets, where it may be taxed more heavily, both in terms of any investments made and as part of your estate on death. Pension funds provide a tax free build-up and flexible benefits on death outside of your estate.

Do you have a partner or dependants who might need to be provided for in the future from your pension?

Yes

No/unsure

Are you comfortable that you fully understand the tax implications of taking money out of your pension, both in terms of the investments you make and the position on your death?

Yes

No/unsure

## 6 Risk questions for capped drawdown and flexi-access drawdown designations (continued)

### Charges

If you take money out of your pension to invest elsewhere, there may be charges under the new investments and these may differ from the costs of your pension fund. In addition, there may be costs involved in taking the money from the pension fund.

Are you comfortable that you have considered the charges you may face in taking money from your pension and then investing it elsewhere, compared with the existing pension fund charges?

Yes

No/unsure

### Impact on contributions

If you take benefits under the new rules by Flexi-Access or UFPLS, your Annual Allowance for pension contributions qualifying for tax relief will reduce from £40,000 to £4,000. You will also lose any carry-forward allowance from previous years (NB this does not apply if you are taking a further instalment of capped drawdown).

Are you aware that accessing your savings under the new rules will reduce your Annual Allowance to £4,000?

Yes

No/unsure

### Debt

Money taken from your pension will form part of your personal assets and therefore could be available to your creditors in respect of any unpaid debts.

Are you aware that creditors may have a call on any money taken from your pension savings?

Yes

No/unsure

### Impact on means-tested benefits

By accessing pension money, you are increasing your personal assets and this could impact on any means-tested benefits you receive in the future.

Are you aware that taking money from your pension may impact on any means-tested benefits you receive?

Yes

No/unsure

### Shopping around

A wide range of options and products are available for you to take benefits under the new rules. These products will have varying features and charges. You are recommended to research all available options and take advice from a regulated financial adviser.

Are you satisfied that you have adequately researched and understood the options available to you in accessing your pension savings, and have made an informed choice?

Yes

No/unsure

[Please continue to section 7.](#)

## 7 Investment Pathways

The Financial Conduct Authority requires us to make sure you have considered the potential risks of holding more than half of your pension in cash and/or cash like assets. Examples of cash like assets are funds which are held in a current or deposit account and certain Government bonds.

We are required to ask questions about your investment intentions, so that we can provide warnings about the risks which might apply to you. Once we have received your answers to the below questions, if required, we may send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

We will not be able to process your capped drawdown or flexi-access drawdown request until we have received this signed declaration. We can accept copies by secure message, or by post to Curtis Banks, 3 Temple Quay, Bristol, BS1 6DZ if this is more convenient for you.

Please answer the following question.

Prior to applying to take benefits under capped drawdown or flexi-access drawdown have you received a personal recommendation from a regulated financial adviser in relation to how to invest the funds in your pension?

Yes [please go to section 8.](#)

No [please answer the below question in relation to the investments in your pension.](#)

Investment Pathways is a process defined by the Financial Conduct Authority to assist individuals in selecting investments for their drawdown funds. More information on Investment Pathways can be found on the Money and Pensions Service website [maps.org.uk](https://maps.org.uk), by phone 01159 659570 or by email [contact@maps.org.uk](mailto:contact@maps.org.uk).

Please select one of the below 3 options to confirm how you wish to select the investments for your pension:

Option 1      Use Investment Pathways

Where you have selected option 1, please select one of the below Investment Pathway options that corresponds most closely to your current intentions:

I have no plans to touch my money in the next 5 years

I plan to use my money to set up a guaranteed income (annuity) within the next 5 years

I plan to start taking my money as a long-term income within the next 5 years

I plan to take out all my money within the next 5 years.

Option 2      Select investments without using the Investment Pathways

Option 3      Remain invested within your current investments in your existing pension, if you have one

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Please note: Curtis Banks does not offer Investment Pathways, so we will be unable to proceed with your capped drawdown or flexi access drawdown application if you have selected option 1. We recommend that you discuss your options and your personal circumstances with a regulated financial adviser. If you do not have a regulated financial adviser, you can contact the Money and Pensions Service on 01159 659570 or [contact@maps.org.uk](mailto:contact@maps.org.uk).

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[Please continue to section 8.](#)

## 8 Member's declaration

Curtis Banks Limited will rely on this declaration. You should read it carefully and if you do not understand any part of it, please ask us for further information. Before signing the declaration, you should carefully read the following for your own benefit and protection:

- This declaration;
- Key Features;
- Schedule of Fees;
- Terms and Conditions;
- Schedule of Allowable Investments; and
- Your Personal Illustration.

These documents together form the agreement upon which we intend to rely.

If you do not understand any point then please ask your adviser or us for further information. A copy of the scheme rules is available on request.

A copy of this completed Application Form is available on request from Curtis Banks.

### Declaration

- I confirm that, to the best of my knowledge and belief, all the details in this form are correct, whether in my handwriting or not.
- I have been given the opportunity to read and understand the Curtis Banks Limited Benefits notes and, where the pension is being paid by income drawdown, I have had the opportunity to understand the issues and I accept the risks involved.
- I understand that, for the first drawdown from my scheme, I have a 30 day period in which to cancel the benefits, but otherwise the benefits cannot be reversed once in payment.
- I understand that any pension payments will be paid via Curtis Banks Limited pension payroll and subject to income tax at the appropriate rate.
- I understand that payment of benefits is subject to sufficient liquidity in the fund.
- I confirm that I am not using my tax free lump sum as part of any device to recycle benefits.
- I understand that there could be a delay to the payment of pension benefits where section 4 has not been fully completed.

### Data Protection

Use of your information:

- Curtis Banks takes your privacy very seriously. We use the personal information collected through this form and any other information that you provide to us and personal information we collect from third parties ("your information") for the reasons and purposes as set out in our Privacy Information Notice.
- I consent to Curtis Banks processing the information provided by me or medical professionals on my behalf in order to conclude this benefit claim.
- I understand the data will be stored in line with Curtis Banks' current data protection policy.

### Declaration for members taking benefits due to ill health

### HM Revenue & Customs warning

It is a serious offence to make false statements. The penalties are severe and could lead to prosecution.

Name

Signature of member

Date

## 9 Adviser section

This section should be completed by a regulated UK adviser/intermediary.

### 9.1 Adviser's details

Name of authorised individual

Full name of regulated organisation

All required non-regulatory correspondence will be sent to this address. Copies can also be sent to the client at their request.

Contact address

Work

Telephone numbers

Email address

Name of regulator

Financial Services Register reference  
number for organisation

Financial Services Register reference  
number for individual

If the regulated organisation is an appointed representative or part of a network, please give details below.

Name of principal or network

Financial Services Register reference  
number for principal or network

### 9.2 Adviser's declaration and signature

Please confirm whether you have provided advice to your client on taking benefits under capped drawdown or flexi-access drawdown from the relevant pension provided by Curtis Banks.

Have you provided advice to your client in relation to going into capped drawdown or flexi-access drawdown?

Yes

No

Have you provided your client with a personal recommendation in relation to how to invest the funds in their pension?

Yes

No

#### Declaration

- I confirm that I have verified that all relevant literature including this application is the latest available version. To check, please visit [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk).
- Where an initial adviser charge is to be paid, the organisation detailed in section 9.1 ("we/us") agrees in the event of any overpayment of any adviser charge in error, to inform Curtis Banks and repay the sum promptly. Until the sum has been repaid in full, it shall be due and payable as a debt. Curtis Banks are entitled to set off any sums owed to them by us against any other sum payable by any member of the Curtis Banks Group of companies to us.

#### Signature

Name

Position in organisation

Signed

Date

# IMPORTANT INFORMATION

## UNDERSTANDING YOUR RETIREMENT OPTIONS

DECEMBER 2020



*You have a number of choices at any time from age 55. Not all options may be available from Curtis Banks. The 'Your Pension: it's time to choose' booklet has more details on the options mentioned below.*

<https://www.moneyadviceservice.org.uk/en/articles/free-printed-guides>

*The options represent the choices available in the market to all customers. Making the right choice for your circumstances is very important. Once you've read the list below, you should take guidance from Pension Wise or seek financial advice before making your decision. It's important to know that you don't have to stay with Curtis Banks; by shopping around you could get better value for money, a higher income, or greater flexibility than under your current plan.*

### Options for your pension pot

#### 1. Keep your pension savings where they are

There is no need to access your pension pot until you wish to do so. Your pension pot remains invested, which means the value can go up or down.

You can continue to save into a pension and decide what to do at a time that suits you.

#### 2. Use your pension pot to get a guaranteed income for life

You can normally choose to take up to 25% of your pension pot at outset as a tax-free lump sum. The rest will be used to buy products that will give you a taxable guaranteed income. This means that you will know how much you will receive and for how long.

If you have a medical condition, are overweight, smoke or have a poor lifestyle, then you could get a higher income. It's important you shop around as providers can use different factors when working out how much they'll pay you. Typical products you could choose are:

##### a. Lifetime annuity

This provides a guaranteed income for as long as you live. Once you have chosen a lifetime annuity you won't be able to make any changes and will be locked into it. There are many types of lifetime annuity, so make sure you choose the right one for you. For example, you can also choose to provide an income for a dependant or other beneficiary after you die.

##### b. Fixed term annuity

This provides a guaranteed income for a set period that you choose at outset. A fixed term annuity can be set up to give you a lump sum back at the end of the fixed term, which allows you the flexibility to reconsider your options at that time.

#### 3. Provide a flexible retirement income

This option is known as flexi-access drawdown. You can normally choose to take up to 25% of your pension pot at outset as a tax-free lump sum. The rest can be used to provide taxable income payments directly from your pension pot. You can vary the amounts you take and when you take them. There are no limits to the income you can take which could increase the rate of income tax you pay when added to your other income. Your pension pot remains invested which means the value can go up or down. You can use the money you have in flexi-access drawdown to buy a guaranteed retirement income product at any time.

An investment-linked annuity is a type of lifetime annuity (see section 2) that will provide you with an income that goes up and down with investment returns. Typically, these guarantee a minimum level of income if investment performance is poor.

Once you take an income payment under flexi-access drawdown, or have an investment-linked annuity, future amounts paid into your pension savings must be limited to £4,000 a year or you will pay a tax charge.

#### 4. Take cash

25% will normally be tax-free. The rest will be taxed and could increase the rate of income tax you pay when added to your other income. Future amounts paid into your pension savings must be limited to £4,000 a year or you will pay a tax charge.

### The Lifetime Allowance

If the value of all your pension savings is above a certain limit, and hasn't been assessed against your remaining limit, further tax charges may apply when you access your pension pot. The limit is called the Lifetime Allowance (LTA). The Standard Lifetime Allowance is £1,073,100 for the tax year 2020/2021. HM Revenue & Customs will have sent you a certificate if you have a different Personal LTA.

### Mix your options

You don't have to use all of your pot at one time. You can choose more than one option and do different things at different times. You should shop around to find the mix of options that suits you, as you don't need to buy all options from one provider.

Your decision about which options to choose is likely to be influenced by many factors, such as how much income or cash you need now and in the future. You should also consider your personal circumstances including people that are financially dependent on you and the impact that your choices may have on taxation and State Benefits.

### More information

If you require more information, you can contact any of the following:

#### Pension wise

Telephone: 0300 330 1001

Web: [www.pensionwise.co.uk](http://www.pensionwise.co.uk)

#### Money Advice Service

Telephone: 0300 500 5000

Web: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

#### A financial adviser

If you don't have an adviser, you can find one at [www.unbiased.com](http://www.unbiased.com)



Dear Sir or Madam,

### Have you had your **free** appointment with Pension Wise?

Pension Wise is a free and impartial service to help you understand what you can do with your pension money.

We offer telephone or face-to-face appointments with our highly-trained professionals to anyone aged 50 or over with a defined contribution (personal or workplace) pension. You can also explore your pension options on our website.

You'll get:

- guidance on how to make the best use of your money
- information about tax when taking money from your pension
- tips on getting the best deal, including how to compare products, get financial advice and avoid scams

9 out of 10 people who have had a Pension Wise appointment would recommend it to friends and family, so book yours now. We're looking forward to hearing from you.

Yours faithfully,

**Jackie Fowler**  
Head of Service Delivery  
Pension Wise



cut out and keep

### Get your **free** appointment now

It's easy to book your appointment, just choose one of the following:

- 📞 0800 280 8880
- 🌐 [www.pensionwise.gov.uk](https://www.pensionwise.gov.uk)







Notes

## Notes

## Notes

Curtis Banks Limited,  
3 Temple Quay,  
Bristol, BS1 6DZ

T 0117 910 7910  
F 0117 929 2514  
[curtisbanks.co.uk](http://curtisbanks.co.uk)

**Call charges will vary. We may record and monitor calls.**

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

Curtis Banks Limited is a company registered in England & Wales (registered number 06758825) and is authorised and regulated by the Financial Conduct Authority (number 492502) with its registered address at 3 Temple Quay, Bristol BS1 6DZ. BEN REQ 1220 December 2020

