

**IMPORTANT: You must return this form (along with the other forms in this pack) otherwise we won't be able to process your request.**

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

We recommend you take guidance or advice before accessing your pension pot. Pension Wise is a free and impartial government service, provided by MoneyHelper.

This service is in place to help you understand what you can do with your pension money. Available if you're 50 or over, they offer telephone or face-to-face appointments with highly trained professionals. In your appointment you'll get:

- guidance on how to make the best use of your money (they won't give a recommendation)
- information about tax when taking money from your pension
- tips on getting the best option for you, including how to compare products, get financial advice and avoid scams.

There are a few ways to get pension guidance. Please review and answer the sections overleaf and return the signed form to:

**Legal & General  
Workplace Claims  
Four Central Square  
Cardiff  
CF10 1FS**

**Please turn over to answer the questions on pensions guidance.**

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**Do you want Legal & General to book you an appointment with Pension Wise?** Yes  No

You can call us on 0345 935 0100 to book an appointment. Lines are open Monday to Friday, 9am to 5pm. Call charges will vary. We may record and monitor calls. You will need your national insurance number and preferred appointment dates. Alternatively, if you would like us to call you to arrange an appointment, please let us know the following:

Name:

Customer reference number:

Contact number:

Best time to contact you:

Email address:

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**Are you going to book your own appointment with Pension Wise?** Yes  No

You can book a free Pension Wise appointment with them directly by calling 0800 100 116 or visit [moneyhelper.org.uk/nudge-public](http://moneyhelper.org.uk/nudge-public)

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**Have you already received guidance from Pension Wise?** Yes  No

Please remember if your circumstances or the value of your pension have changed significantly since you received guidance, you may benefit from receiving the guidance again.

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**Have you received or will be receiving financial advice from an adviser regulated by the Financial Conduct Authority?** Yes  No

A financial adviser can provide regulated advice and a personal recommendation (this usually comes at your own cost). You can find an adviser in your local area by visiting [unbiased.co.uk](http://unbiased.co.uk)

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**Do you wish to proceed without pensions guidance or advice?** Yes  No

The decisions you make about your pension pot are important and financial advice or free guidance from Pension Wise could help you make a more informed decision.

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Name:

Signature:

Date

**Date:**

**Member name:**

**Account number:**

**I'm interested in cashing in all my pension account.**

- Choosing this option means that 25% of the money you withdraw will be tax-free and the remaining 75% will be taxable

**Please tick this box and return this form to us if you would like us to issue a quotation for taking your pension benefits as a full cash lump sum payment.**

**Risk questions – please answer yes or no**

Please read this pack before responding to the following questions. There's no right or wrong answer to these questions. We ask them to encourage you to stop and think before you decide which could be lasting and often irreversible.

Based on your answers we'll give you specific risk warnings with your quote pack to help you double check that you've thought about the decisions you've made. If you read anything that you want more information on, or if you have any issues completing this form, please contact us using the details on the back page of this 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. Does your existing plan have any guarantees or other valuable benefits? If you're not sure, please refer to the information contained within this pack.

Yes  No

3. Are there any costs or penalties for taking money from your existing pension account? If you're not sure, please refer to the information contained in this pack.

Yes  No

4. Are you thinking of withdrawing money from your pension account to invest somewhere else?

Yes  No

5. For any of the options you're considering, do you understand how much tax you'll pay?

Yes  No

6. Will you need the flexibility to withdraw lump sums of money from your pension account later on?

Yes  No

7. Do you expect your pension account to provide you with an income for the whole of your life?

Yes  No

8. Are you aware that if you smoke, are overweight, have any medical condition or take any medication, that you may be eligible to a higher level of income from your pension account?

Yes  No

9. Do you need to use your pension account to provide for your financial dependants, such as a spouse or registered civil partner, when you die?

Yes  No

10. Have you considered how your income in retirement would keep up with the cost of living (inflation)?

Yes  No

11. Do you know that accessing your pension account could affect any means tested state benefits you or your partner receive now or could claim in the future? e.g., housing benefit, council tax reduction, income support, Universal Credit, income-based jobseeker's allowance, and any benefit that pays for long term care.

Yes  No

12. Are you aware of how any money you take out of your pension account might be treated if you're behind on any payments to credit cards, loans or a mortgage?

Yes  No

13. Do you know how to protect yourself from investment scams? If you're not sure, please refer to the [legalandgeneral.com/protectyoursaving](https://www.legalandgeneral.com/protectyoursaving).

Yes  No