

## WS Stakeholder Pension Scheme

# Retirement Benefit Options Selection Form

## Important Information

You should complete this form if you

- Have read the retirement information pack sent to you and considered your retirement options, are age 55 or over and wish to take your pension benefits.
- Have made a decision about the most suitable option for you.
- We strongly recommend you take the free and impartial guidance offered by the government. You can find out more on the dedicated Pension Wise website [www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise). This service also offers guidance over the phone or face to face. Simply call 0800 138 3944 or contact us, where our team would be happy to assist in organising an appointment for you.

Please complete all the appropriate sections in BLACK ink and CAPITAL LETTERS. If you make a mistake, please initial any changes made.

### 1. YOUR DETAILS

Plan number	<input type="text"/>
Mr/Mrs/Miss/Ms/Other	<input type="text"/>
Surname	<input type="text"/>
Forename(s)	<input type="text"/>
Address	<input type="text"/>
	<input type="text" value="Postcode"/>
Telephone number	<input type="text"/>

\*We will process your personal details and other information in order to service and manager our relationship with you and your financial adviser and as otherwise set out below.

Your information may be disclosed to other selected third party providers for the purpose of our service provision to you. In this event, the processing will only be carried out by experienced and reputable organisation and only on terms which safeguard the security of your data and comply with the requirements of the Data Protection Act 2018.

We will record and monitor telephone calls in case we need to check we have carried out your instructions correctly, and to help improve our quality of service.

### 2. GUIDANCE

How you use your pension savings to provide an income in retirement is an important decision. There are many options available to you, not all of these may be suitable for your individual needs and circumstances. There are several factors that you need to consider before making a choice about which retirement option, or combination of options, is right for

you. All options carry a degree of risk that you should be aware of before you make a decision and some choices may be irreversible.

If you have opted-out and have not received any guidance in relation to your retirement benefits, we strongly recommend you book a free appointment with Pension Wise (see above for details) or else seek advice from a financial adviser. Our team would be happy to assist in organising an appointment for you. Please get in touch to request this, and we can book a guidance appointment for you at a time and date that suits. Alternatively, should you prefer, you can book an appointment directly by going to [www.moneyhelper.org.uk/pensionwise](http://www.moneyhelper.org.uk/pensionwise) or calling 0800 138 3944. Please note, whether we book your appointment or not, we will still need to confirm and record whether you have used Pension Wise and/or taken financial advice. You can find details of independent financial advisers in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

### Confirm the following

I confirm that Waystone have recommended that I seek guidance from Pension Wise or consider taking advice from a financial adviser before deciding which retirement income option(s) is/are suitable for me.

 Yes No

I have taken guidance from Pension Wise.

 Yes No

If yes, please provide your Pension Wise Reference

You can opt-out of receiving Pension Wise guidance; for example, if you are currently receiving advice from an Independent Financial Adviser, or if you have already received Pension Wise guidance within the last 12 months.

If you have chosen to opt-out, please complete the section below:

I confirm that I have opted out of receiving guidance from Pension Wise.

 Yes No

Please provide your reason for opting-out

I have received advice from a regulated financial adviser.

 Yes No

If you have opted-out of receiving guidance from Pension Wise, and you have taken advice from an Independent Financial Adviser, please provide your financial adviser's name and company:

### 3. TAKING A SMALL PENSION POT AS A LUMP SUM

My fund value is less than £10,000 and I would like to find out more about taking this as a small pot

 Yes No

If no, please complete sections 5 & 6

#### 4. POSTPONE TAKING MY PENSION SAVINGS UNTIL A LATER DATE

I wish to postpone my Selected Retirement Date

To a specified date

D	D	M	M	Y	Y	Y	Y
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To a specified age

Regular monthly contributions to continue

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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Amount

Please note that if you defer taking your pension savings the value of your pension fund can fall as well as rise as market values fluctuate. You may get back less than you have invested.

#### 5. TRANSFER TO ANOTHER PROVIDER

I intend to transfer my pension savings to another provider(s).  
Please send me the necessary forms.

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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When you are considering your retirement options, you should shop around and consider taking free, impartial guidance from Pension Wise or advice from a financial adviser to find the most appropriate retirement income solution.

#### 6. SIGNATURE AND CONFIRMATION

Print name (in BLOCK CAPITALS)

Signature of Customer

Date

D	D	M	M	Y	Y	Y	Y
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**Once completed the form should be returned to:**

Waystone Management (UK) Limited  
PO Box 5246  
Aspect House  
63 Spencer Road  
Lancing  
BN99 9GP