

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 <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise> 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.

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

Yes No

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).

Yes No

Please send me the necessary forms.

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