

Alliance Trust Full SIPP

Taking Pension Benefits form

If you are aged between 55 and 74 you can start to take pension benefits.

Before completing this Taking Pension Benefits form you should take advice specific to your particular circumstances. Once completed, please return this form to Alliance Trust Savings Limited, PO Box 164, 8 West Marketgait, Dundee DD1 9YP. Once received, we will issue an illustration of the pension benefits available from your SIPP based on the information you have provided on this form and the accompanying documents.

1 Personal details

Account identifier number (if known)	<input type="text"/>	Permanent residential address	<input type="text"/>
Title	<input type="text"/>		<input type="text"/>
Surname	<input type="text"/>		<input type="text"/>
Forename	<input type="text"/>	Postcode	<input type="text"/>

2 How and when do you wish to take pension benefits?

Please tick the appropriate box informing us of your intentions. (Please tick one box only)

Take unsecured pension (between age 55-74)

Purchase a lifetime annuity

Take alternatively secured pension from when you reach age 75

It is not possible to withdraw an income under the alternatively secured pension option using the protected rights fund. An annuity must be purchased using the whole of the protected rights funds prior to age 75.

Please enter details below to indicate amount and date at which you intend to take benefits.

	Non Protected Rights		Protected Rights
When do you intend to take your benefits (your pension date)?	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY		<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY
Amount/percentage of your Full SIPP being used for pension benefits	£ <input type="text"/> OR <input type="text"/> %		£ <input type="text"/> OR <input type="text"/> %
Tax free lump sum required (maximum normally 25% unless you have protection and a higher percentage of allowance)	<input type="text"/> %		<input type="text"/> %
Please tell us your revised normal retirement date for the remaining funds if you have not taken pension benefits from the whole of your pension fund.	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YYYY		

If you are taking protected right benefits as well as non-protected right benefits you cannot proportionally take more benefits from the protected rights benefits than the non-protected right benefits. It is not possible for benefits just to be taken from the protected rights fund whilst deferring benefits from the non-protected rights fund.

3 Information on previous pension benefits (for lifetime allowance purposes)

3(a) Have you previously taken pension benefits from any registered pension schemes since 6 April 2006? If no please go to section 3b below Yes No

If yes, how much of the lifetime allowance has been used? %

Please state to two decimal places

You should have received statements from another provider confirming the lifetime allowance used. Enclose details with this form if any statements are outstanding as this may delay the process

3(b) If this is the first time you have taken pension benefits from any registered pension scheme since 6 April 2006, are you receiving any pensions that started prior to 6 April 2006? Yes No

If yes, you should have received statements from another provider confirming the maximum amount of income you are currently permitted to withdraw. Please send us these statements. Enclose details with this form if any statements are outstanding as this may delay the process.

4 Taking pension benefits from another scheme or provider



Do you anticipate taking any other pension benefits under any other scheme prior to taking pension benefits under our scheme, or at the same time?

Yes*

No

* If yes, we must be provided with details of the lifetime allowance used. For any crystallisation events taking place prior to the one requested, we will require details of the lifetime allowance these events will use prior to issuing an accurate quotation. Please give details with this form.

5 Have you protected your pension benefits?



Do you have Enhanced Protection?

Yes*

No

Do you have Primary Protection?

Yes*

No

* If yes, you must supply a copy of the certificate issued by HM Revenue & Customs.

6 Declaration to Alliance Trust Savings and Signature



- I confirm that to the best of my knowledge and belief the information I have given on this Taking Pension Benefits form is correct and complete, and this includes the documentation accompanying to this form.
- I understand that there may be penalties under relevant legislation for providing incomplete or false information which may result in unauthorised payments being made and punitive tax charges may apply.
- Based upon the information supplied to me, I understand that Alliance Trust Savings will calculate the pension benefits available and calculate any lifetime allowance charge payable.
- I understand that any entitlement that you may calculate will be based on interest rates and valuations applicable at the date of the calculation and may be subject to change reflecting market movements and consequently Alliance Trust Savings do not give any guarantee on the pension entitlement I will receive.
- I understand that Alliance Trust Savings will report to HM Revenue & Customs any lifetime allowance charge in respect of this pension benefit event and I will pay any charge when due.
- I am the client or have full authority of the client specified in section 1.

Name	<input type="text"/>		
Relationship to client	<input type="text"/>		
Signature	<input type="text"/>	Date	<input type="text"/>

Please return the completed form to: Alliance Trust Savings Limited, PO Box 164, 8 West Marketgait, Dundee DD1 9YP

7 Have you remembered?



If you have answered yes in section 3(b), please tick this box to confirm you have enclosed all your statements from other providers confirming the maximum amount of income you are currently permitted to withdraw

If you answered yes in either part of section 5 to confirm that you have either Enhanced Protection or Primary Protection, please tick this box to confirm you have enclosed a copy of the certificate issued by HM Revenue & Customs



This literature is printed on paper made from trees grown in sustainably managed forests.

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