CURTIS BANKS

# INCOME REQUEST FORM

This form should be completed and returned to Curtis Banks Ltd if you have **already** taken benefits from your pension either with Curtis Banks or with a previous provider, and wish to begin taking income or amend the income currently being taken from your Scheme. Please refer to our Benefits guide for information before completing this form. If you have any queries on the completion of the form, please contact Curtis Banks Ltd on (0117) 9107910 (Bristol office) or (01382) 200306 (Dundee office).

From April 2015 you have more options on what you can do with your pension savings. We recommend you get guidance or advice to help you with this decision. Pension Wise is a new service from the government that offers free and impartial guidance. We have included a letter to you from the government explaining what the service offers.

**Name of Scheme**

**Your Name** **Plan Number**

## Section 1 - Benefits Required

**Please confirm the pension income required** Nil Income ☐

- Gross pension income required £ p.a. or Entire fund value ☐
- How often do you want income to be paid one off ☐ monthly ☐ quarterly ☐ annually ☐
- Which day of the month you want income to be paid 9th ☐ 15th ☐ 22nd ☐ 28th ☐

## Section 2 - Payment Details

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

Name of bank/building society

Address

Postcode

Account name

Account number

Sort code

**If the bank details above are different to the details you have previously submitted, we will also require an original or certified (in wet ink) copy bank statement which must be dated within the last 3 months.**

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.

CURTIS BANKS

## Please note:

- We operate our pension payroll system on the 9th, 15th, 22nd and 28th of each month and we will require instructions and cleared funds available at least 10 clear working days before these dates, in order to make a payment.

- 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 1150l M1 depending on your income request. If you have any queries, please contact us.

- Your pension will have been established using either Capped Drawdown or Flexi-Access Drawdown. If your pension has been established using Capped Drawdown there will be a maximum pension limit which you can receive each year. If your pension has been established using Flexi-Access Drawdown there will be no limit to the amount you can receive and you will be subject to the reduced Money Purchase Annual Allowance limit for future contributions, from the date of your first income payment.

- If you would like to convert from Capped Drawdown to Flexi-Access Drawdown, please complete our Convert Capped to Flexi-Access form.

## Section 3 – Member Declaration

**Curtis Banks Ltd 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 guidance.**

- 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 Ltd Benefits guidance 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 any pension payments will be paid via the Curtis Banks Ltd 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.

It is an offence to make false statements in claiming benefits. The penalties are severe and could lead to prosecution.

**Signature** _____ **Date** _____

**If you have any queries, please contact us. When completed, this form should be returned to:**

**Bristol Office**
**Curtis Banks Ltd**
**3 Temple Quay**
**Bristol**
**BS1 6DZ**

**Dundee Office**
**Curtis Banks Ltd**
**Floor 10 City House**
**Overgate Centre**
**Dundee**
**DD1 1UQ**

Pension wise
Get to know your options

HM Government

Dear Sir or Madam,

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

Pension Wise is a free and impartial government 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.

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,

**Jamey Johnson**
Deputy Director, Pension Wise

cut out and keep

# Book your **free** appointment now

It's easy to book your appointment, simply call:

**0800 280 8880**

Or for more information, visit **www.pensionwise.gov.uk**

Pension wise
Get to know your options