

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 the following numbers:

01179 107910 **Bristol office**
 01382 200306 **Dundee office**
 01858 419300 **Market Harborough 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

- Gross pension income required £ p.a. or Nil Income
 - How often do you want income to be paid

	one off	<input type="checkbox"/>	monthly	<input type="checkbox"/>
	quarterly	<input type="checkbox"/>	annually	<input type="checkbox"/>
- For **Curtis Banks** products only:
- Which day of the month you want income to be paid

	9 th	<input type="checkbox"/>	15 th	<input type="checkbox"/>
	22 nd	<input type="checkbox"/>	28 th	<input type="checkbox"/>

Please note that **Pathfinder** schemes have a set payment date of 25th of each month and **Pointon York schemes** have a set payment date of 28th of each month.

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 a copy bank statement which must be dated within the last 3 months for a postal statement or 1 week for an online statement.

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.

Please note:

- We operate our pension payroll system on different dates for different schemes/products and we will require instructions and cleared funds available at least 10 clear working days before these dates in order to make a payment:
 - For **Curtis Banks** products, we operate our pension payroll system on the **9th**, the **15th**, **22nd** and the **28th** of each month.
 - For **Pathfinder** schemes we operate our pension payroll system on **25th** of each month.
 - For **Pointon York** schemes we operate our pension payroll system on **28th** of each month.
- 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 1150I 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 – Payment Instructions

Please specify below how you would like your income payments to be funded:

- Money in SIPP bank account
- Disinvest from specific investments (please complete the table below)

Name of investment provider	Policy / plan number	Amount in £ sterling or %	Frequency

Please state if you would like the disinvestment to be made monthly, quarterly, 6 monthly or annually. If no selection is made, we will request the disinvestment is made in line with your chosen payment frequency.

Important Information regarding payments from your pension:

- Income payments can only be paid if there are sufficient cleared funds available in the SIPP bank account. If funds are not available, your payment cannot be made and will be delayed.
- Where cash is available within the SIPP bank account we will use this to the pay income.
- We will not instruct the sale of investments until the benefit calculations have been completed.
- If you wish to establish a regular disinvestment from a specific holding, you will need to check that the investment provider / fund manager is able to set this up.

Section 4 – 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:

Curtis Banks Ltd
3 Temple Quay
Bristol
BS1 6DZ

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