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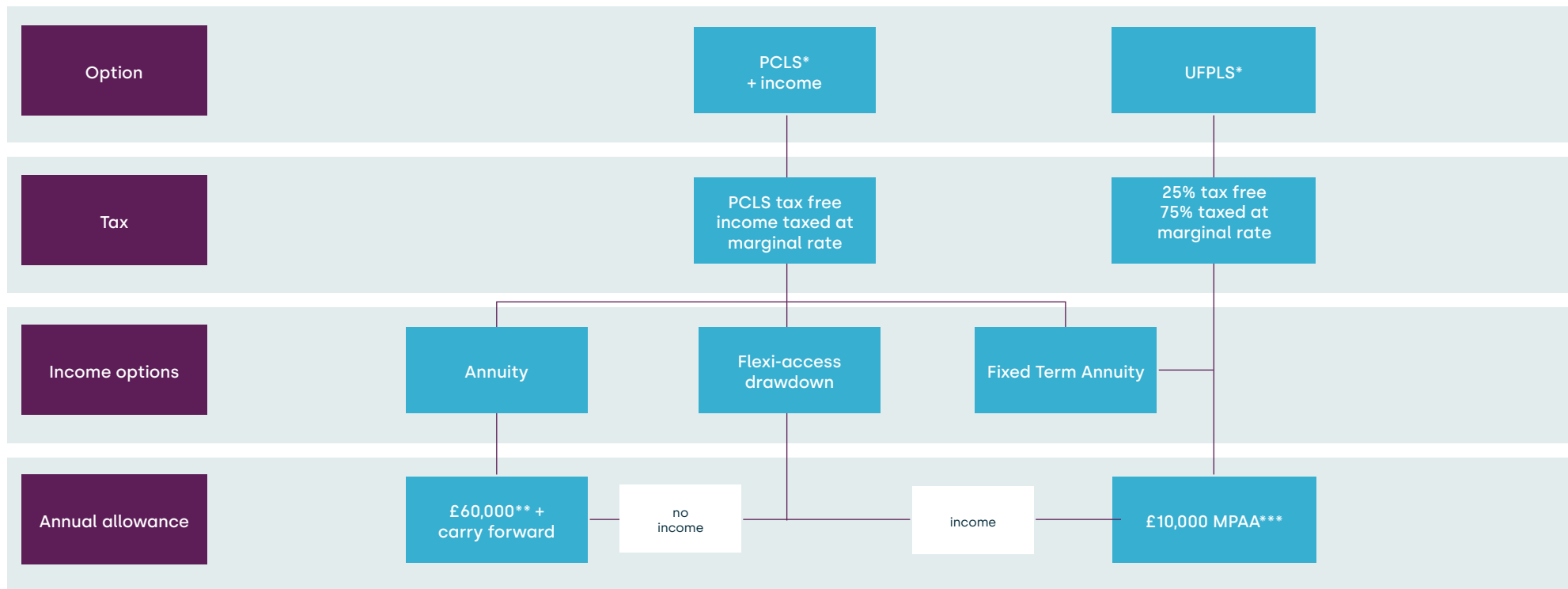
## Taking benefits (uncrystallised funds)

from 6 April 2015

### Introduction

This factsheet highlights the different options an investor has when it comes to taking retirement benefits from their pension fund. It also shows the implications for paying additional pension contributions should you choose one option over another.

# Taking benefits (crystallised funds)



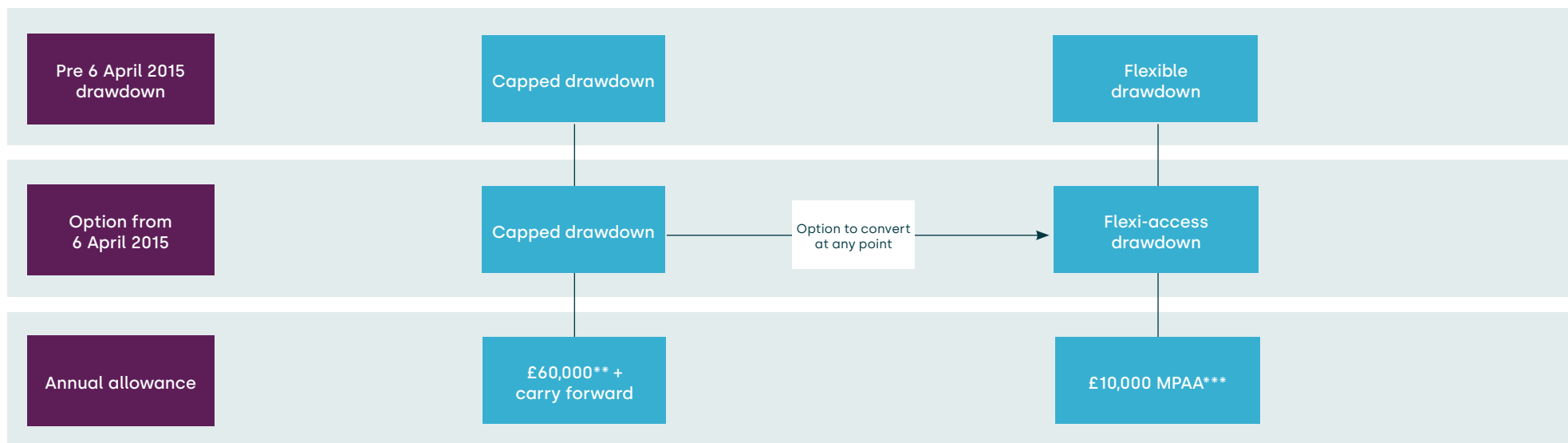
\* Subject to individual having available lump sum allowance and lump sum death benefit allowance

\*\* Individual could be subject to tapered annual allowance

\*\*\* Alternative annual allowance available for any defined benefit savings and money purchase savings not tested against the money purchase annual allowance (MPAA). See Tech Talks on this subject for more detail.

Note this factsheet does not cover the scheme pension option.

# Taking benefits (crystallised funds)



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