

For professional
advisers only



Adviser factsheet

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Taking benefits (uncrystallised funds)

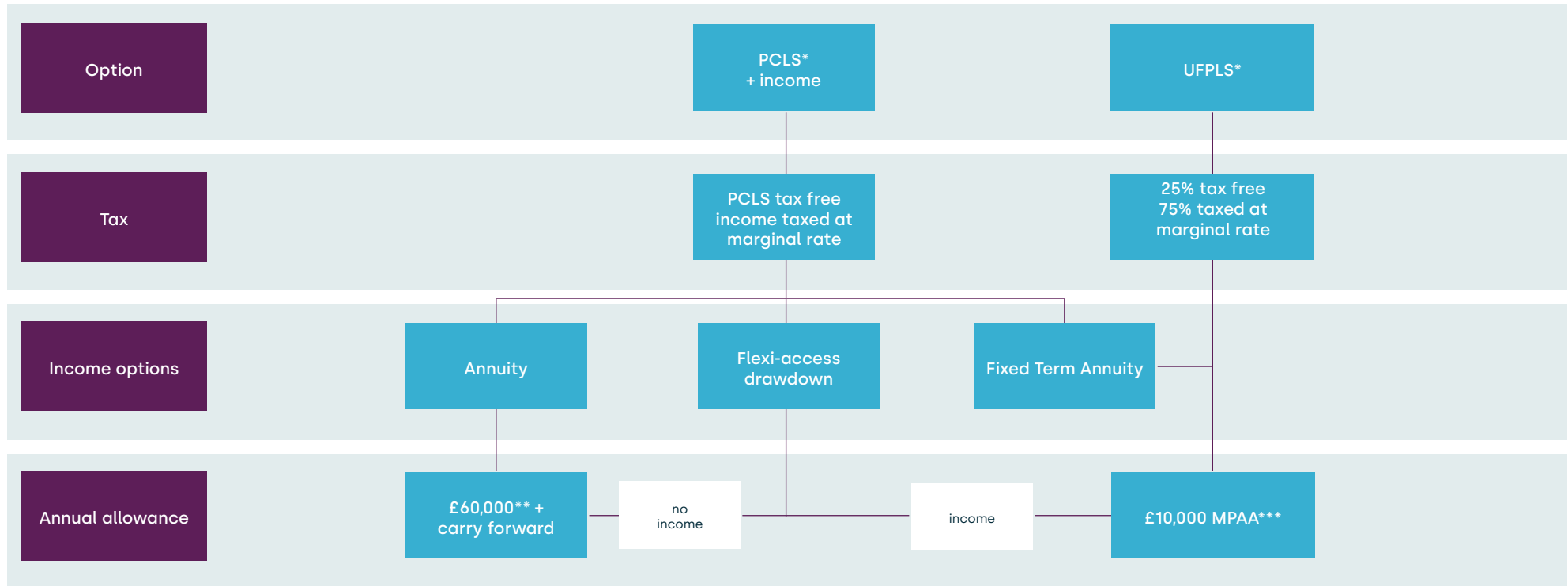
from 6 April 2015

Introduction

This factsheet highlights the different options investors have when it comes to taking retirement benefits from their pension fund. It also shows the implications for paying additional pension contributions if they choose one option over another.

Taking benefits (crystallised funds)

Note this factsheet does not cover the scheme pension option.

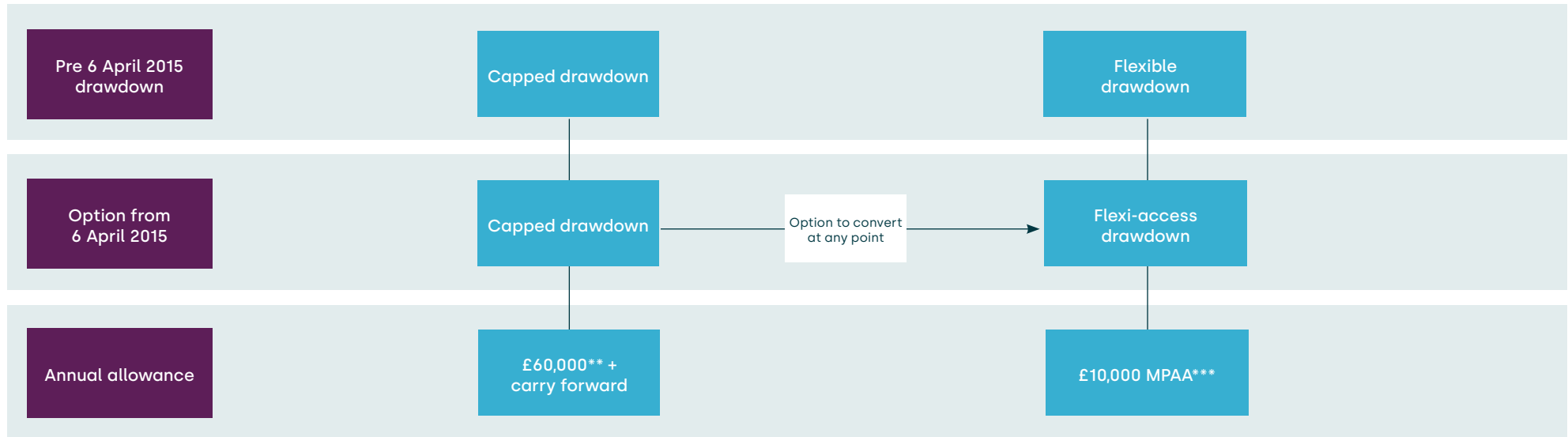


* Subject to individual having available lump sum allowance and lump sum death benefit allowance

** 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.

Taking benefits (crystallised funds)



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