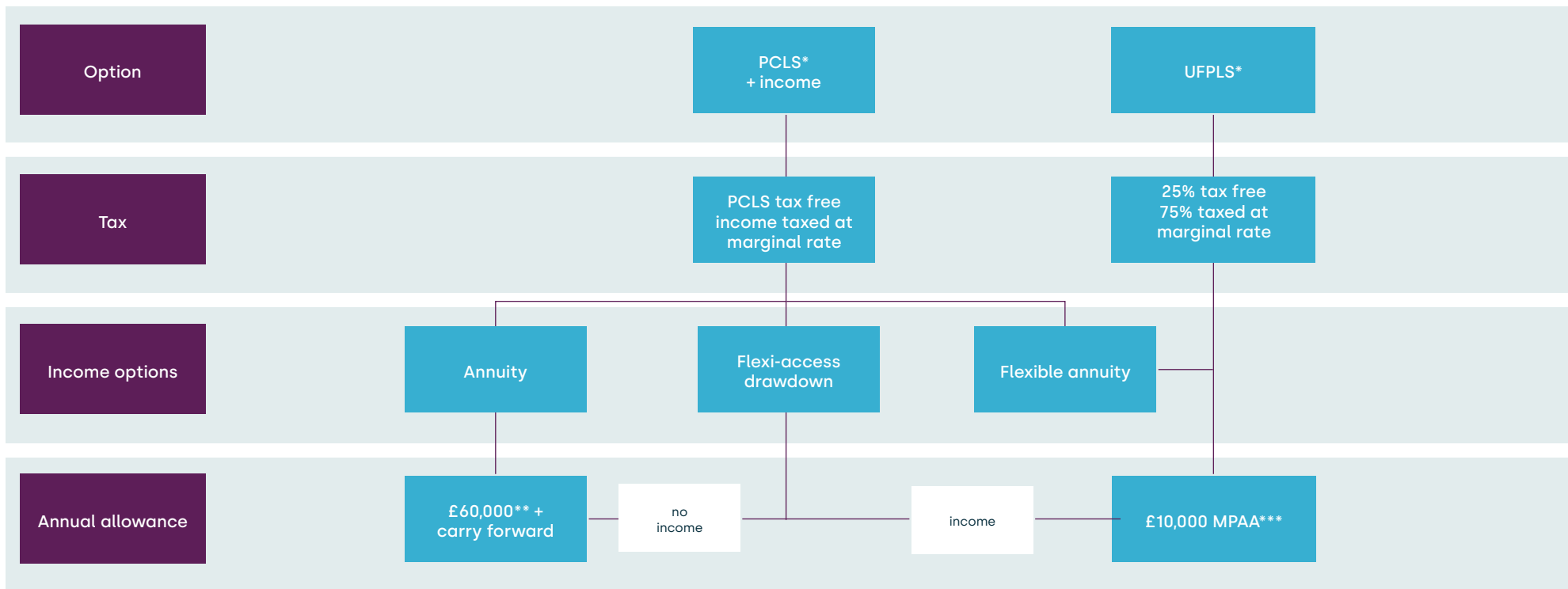


Taking benefits (uncrystallised funds)

from 6 April 2015



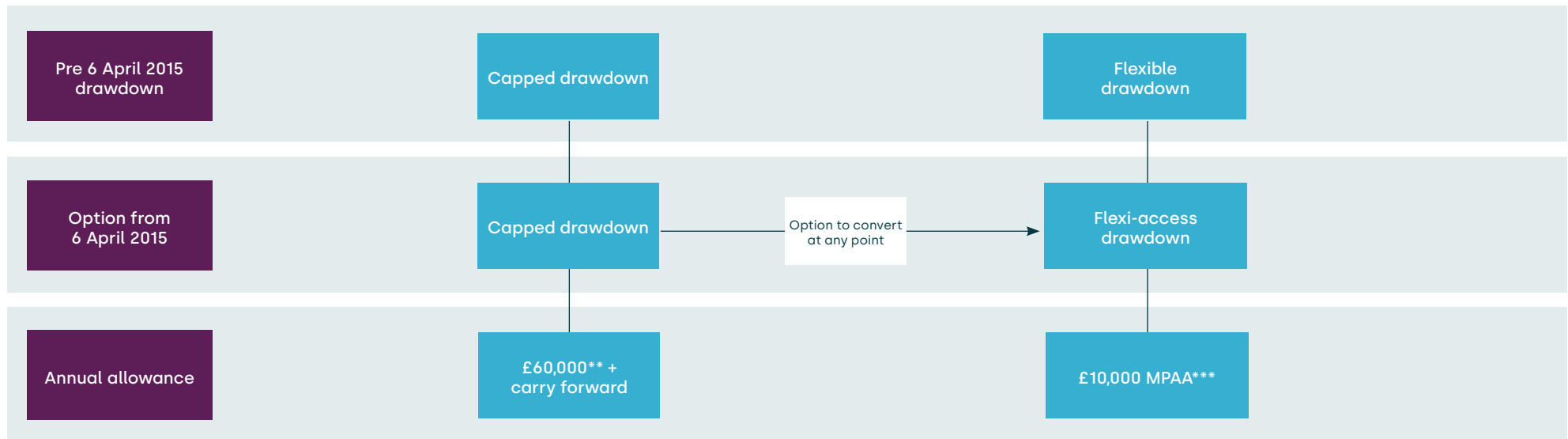
* Subject to individual having remaining lifetime allowance

** 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)



** 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

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