

IVCM HERITAGE SIPP ILLUSTRATION REQUEST FORM



PLEASE NOTE

This form should be completed as fully as possible in order for Heritage Pensions Limited to be able to illustrate your benefit options effectively. This form does not relate to the purchase of an annuity. You should contact your Financial Adviser if you wish to purchase an annuity.

SECTION 1. MEMBER DETAILS

Title Mr Mrs Miss Ms Other

Name [first name, middle, surname]

Plan Reference

Date of Birth

Telephone Number

Email Address

SECTION 2. SELECTED RETIREMENT DATE - WHEN WOULD YOU LIKE TO TAKE BENEFITS?

Immediately Yes No Specify date [dd/mm/yyyy]

If you select 'immediately' then pension income will be paid at the next available payroll date after submission of the completed Benefit Options Form that will accompany your personal benefits illustration(s).

If you choose a specific date then pension income will be paid at the next available payroll date after that date providing that you have fully completed and returned the Benefit Options Form that accompanies your personal benefit illustration(s).

The Payroll date for the IVCM Heritage SIPP is the 15th day of each month or the next preceding working day. The payment of any tax-free lump sum in relation to Flexi-Access Drawdown or Capped Drawdown does not have to be paid on an available payroll date. All payments of lump sum and pension income are subject to sufficient liquidity being available in the fund.

SECTION 3. BENEFITS - I WANT TO TAKE ALL OF MY FUND NOW

Please tick to confirm that you would like an illustration based on withdrawal of your total fund value as a retirement benefit.

If you choose this option then you do not need to complete section 4.

Will funds be paid to a non-UK bank account? Yes No

SECTION 4. BENEFITS - I WANT TO TAKE SOME OF MY BENEFITS NOW

Lump Sum of £ or %

Income £ (amount) per annum

Will funds be paid to a non-UK bank account? Yes No

If you have specified an income above then please confirm the frequency at which you would like this to be paid.

Monthly Quarterly Bi-Annually Annually One-Off

If you do not select a frequency then we will assume that income should be paid annually in advance from the next available payroll date after submission of the completed Benefits Options Form that will accompany your personal benefits illustration(s).

SECTION 5. TAX RATE

For the purposes of the illustration we will assume that you are a basic rate tax payer and will use a tax rate of 20%. If you are a higher rate tax payer and would like an illustration based on a tax rate of 40% please tick here:

SECTION 6. OPTING OUT NOTICE

All members who submit a request will receive illustrations based on drawing benefits under Flexi-Access Drawdown and Uncrystallised Funds Pension Lump Sum. If you are already taking benefits from your IVCM Heritage SIPP prior to 6th April 2015 then we will provide you with a Capped Drawdown illustration in addition.

If you know specifically which type of illustration you need, or if you do not want to be provided with all of the illustrations noted above, then please select the illustrations that you DO NOT wish to receive below:

Flexi- Access Drawdown

Uncrystallised Funds Pension Lump Sum

Capped Drawdown

SECTION 7. GENERAL DECLARATION

I understand that on receipt of this form Heritage Pensions Limited will produce the specified benefit illustration (s) for me based on the information that I have provided.

I understand that as a member of the IVCM Heritage SIPP, I am entitled to one illustration every twelve months free of charge and that any additional illustrations within that same twelve month period will be chargeable as per the IVCM Heritage SIPP fee schedule.

I understand that the illustration will be valid for 60 days after which I may be charged for a further illustration before taking benefits.

SECTION 8. ADVICE DECLARATION

I understand that Heritage Pensions Limited is not authorised to give financial advice in relation to whether or not I should draw benefits, the level at which I draw benefits, or the tax position on those benefits.

I understand that Heritage Pensions Limited strongly recommend that I seek advice from an authorised financial adviser that is specific to my circumstances before proceeding with any illustration request.

I understand that I can contact Pension Wise which is a free and impartial government service that will help me understand my new pension options and that more information can be found on the Pension Wise website (www.pensionwise.gov.uk).

If you do not have a financial adviser, or have chosen not to seek financial advice, please tick here:

Member Signature

Member Name

Date [dd/mm/yy]

When complete

email or post this form:

ivcm@heritagepensions.co.uk

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The IVCM Heritage SIPP is operated and administered by Heritage Pensions Limited who are authorised and regulated by the Financial Conduct Authority. The asset trustees for the IVCM Heritage SIPP is Heritage Trustees Limited. An agreement is in place between Heritage Pensions Limited and IVCM whereby certain administrative functions in respect of the IVCM Heritage SIPP are outsourced to and undertaken by IVCM.