



## Retirement Questionnaire

**PLEASE COMPLETE ALL RELEVANT SECTIONS OF THIS FORM TO ARRANGE FOR A FREE REVIEW OF YOUR RETIREMENT OPTIONS.**

**IF YOU REQUIRE ANY FURTHER INFORMATION OR ASSISTANCE IN COMPLETING THIS FORM, PLEASE CONTACT US FREE ON ☎ 0808 1787 335. WE WILL BE HAPPY TO ASSIST YOU AND ANSWER YOUR QUERIES.**

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| <b>Section 1</b> | <b>TO BE COMPLETED IN ALL CASES</b>  |
| <b>Section 2</b> | <b>INVESTING A CAPITAL LUMP SUM</b><br>If you wish us to advise on investing a lump sum of capital   |
| <b>Section 3</b> | <b>INHERITANCE TAX MITIGATION</b><br>If you would like advice on ways of reducing Inheritance Tax  |
| <b>Section 4</b> | <b>UNSECURED PENSION &amp; PHASED INCOME</b><br>If you would like advice on alternatives to annuity purchase for larger pension funds            |
| <b>Section 5</b> | <b>ALTERNATIVELY SECURED PENSION</b><br>If you would like advice on alternatives to annuity purchase from age 75                                 |
| <b>Section 6</b> | <b>ANNUITY PURCHASE</b><br>If you wish us to investigate the annuity rates available for your pension funds and make recommendations accordingly |

**Completing this form does not commit you to using our services. The information will be treated in the strictest confidence.**

### SECTION 1: PERSONAL DETAILS

**YOUR DETAILS:**

Title:	Forenames:	Surname:
Address:		
		Postcode:
Telephone Numbers- Home:		Work:
Mobile:		Email:
Date of birth:        /        /	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	
Marital Status: Married/civil partnership <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>		
Total Current Income: £                    pa (approx)		Planned Date of Retirement:    /        /
If you are already retired, when did you do so?		
National Insurance Number:		
Your Employer:		Your Occupation:
Details of Children and Other Dependants (Children/Spouse/Partner/Grandchildren/Elderly Dependants):		

**YOUR SPOUSE'S/ PARTNER'S DETAILS:**

Title:	Forenames:	Surname:
Date of birth:        /        /	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	
Total Current Income: £                    pa (approx)		Planned Date of Retirement:    /        /
National Insurance Number:		
Your Spouse's/ Partner's Employer:		Occupation:

**The Retirement Adviser use only**

Date:        /        /	Consultant:	Source:
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**SECTION 6B: YOUR PENSION POLICY DETAILS** (Please list all pension policies not in payment)

Provider Name	Type, if known, e.g. Personal Pension, AVC etc.	Estimated Fund Value	When do you plan to draw an income from this plan?
(1)		£	
(2)		£	
(3)		£	
(4)		£	
(5)		£	
(6)		£	
(7)		£	

Please provide details below of any other pension income, including State Pension benefits you or your spouse/partner are receiving or expect to receive.

Provider Name	Type, if known, e.g. Personal Pension, State Pension etc.	Approximate Net Annual Income	Commencement Date	Self or Spouse/Partner
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				

**SECTION 6C: ANNUITY BASIS**

To be completed if you wish us to carry out a search of the annuity market to identify the most suitable annuity. If you are unsure about any aspect, you can discuss this with your Retirement Consultant.

**Guarantee Period**     Nil         5 Years         10 Years         or Capital Protection  
(Please select only one)

**Single Life Only**     **Joint Life** (Spouse's/Dependant's Pension)     ½         ⅔         100%  
(Please select only one)

**Please tick all relevant boxes**

Fixed/ Level         Increasing at 3%         Increasing at 5%         Index-Linked  
 With-Profits         Unit-Linked         Fixed term/Temporary

In addition to the above, would you like to consider an investment-linked annuity with some flexible options?     YES     NO

**Consider the statements below and tick those which best describe your attitude towards your pension income benefits:**

I need to receive a guaranteed income in retirement.	<input type="checkbox"/>
I am happy to accept changes in the level of my income in retirement	<input type="checkbox"/>
I would like to protect my pension income against inflation, understanding that this would reduce the level of income available to me initially	<input type="checkbox"/>
It is important to me that some or all of my annuity income should continue on my death	<input type="checkbox"/>
I want to maximise the income payable to myself and do not consider death benefits important	<input type="checkbox"/>



**SECTION 6D: ADDITIONAL PERSONAL DETAILS** (it is important that you complete this section)

To be able to give you full advice on your pension income options, it is important for us to know some additional items of personal information.

Annual Income	Self		Annual Income	Spouse/ Partner	
	Current	Future		Current	Future
Earned Income	£	£	Earned Income	£	£
Pension income	£	£	Pension Income	£	£
Investment Income	£	£	Investment Income	£	£
Other Income	£	£	Other Income	£	£
<b>Total</b>	<b>£</b>	<b>£</b>	<b>Total</b>	<b>£</b>	<b>£</b>

Value of Assets		
Main Residence: £	Other Property: £	Cash Deposits: £
Investments: £	Savings Plans: £	
E.g. ISA's, shares, insurance bonds etc.		

Liabilities	
Mortgages- amount outstanding: £	Other loans- amount owed: £
Have you made a will? <input type="checkbox"/> YES <input type="checkbox"/> NO	

**SECTION 6E: ATTITUDE TO RISK OF YOUR PENSION MATURITY** (It is important that you complete this section)

I consider my risk profile to be: (Please tick one box)

- Very Low risk.** I want the amount of retirement income I receive to be guaranteed. I also want it to keep pace with changes in inflation.
- Low risk.** I want the amount of retirement income I receive to be guaranteed and for the amount not to reduce in the future. I understand that this may mean my income in the future will be less in real terms as it will not be guaranteed to be protected against the future effects of inflation.
- Medium risk.** I am prepared to take a small investment risk and I could accept a small loss of future income. I would like my income to keep pace with inflation, but I understand this is not guaranteed, as it is dependent upon the performance of the underlying investments.
- Medium to high risk.** I am prepared to take a moderate investment risk with my retirement income. By taking this risk, I may have more retirement options and there is the potential for growth above inflation. I understand that this is not guaranteed and that the amount of my income may fall. I am prepared to accept a moderate loss of income in the future.
- High risk.** I am prepared to take a significant investment risk with my retirement income. By taking this risk, I maximise my retirement income options and may achieve a rising level of income above inflation. I understand that this is not guaranteed, growth may be very volatile and that the amount of my income may fall. I am prepared to accept a significant loss of income in the future.

Please complete this request for information to allow us to proceed with a full investigation of your retirement income options. **Your existing provider requires the policy number of your plan to enable them to provide us with detailed information**

**SECTION 6F: AUTHORITY TO REQUEST INFORMATION**

I, \_\_\_\_\_  
 give written authority to allow you to provide The Retirement Adviser with information on the following policies:

Provider Name	Policy Number
<b>Signed:</b>	<b>Date:</b>
<b>Address:</b>	
	<b>Postcode:</b>

**SECTION 6G: DECLARATION**

I/We confirm that I/We have completed this questionnaire to the best of my/our ability and that the information is accurate  
 I/We understand that any recommendations will be prepared on the basis of the information given in this questionnaire  
 I/We confirm receipt of The Retirement Adviser’s current Terms of Business  
 I/We have received and read the “Retirement Income – Your Choices” brochure.  
 I/We confirm receipt of The Retirement Adviser’s Keyfacts About Our Services

**SIGNATURE(S)** ----- **DATE:** -----  
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*“Is it time for a quiet conversation?”®*