

# PENSION TRANSFER QUESTIONNAIRE

## PROPOSED TRANSFERRING SCHEME DETAILS

Name of scheme/insurance company
Trustee name
Administrator/provider address
Plan number or membership number
National insurance number
Type of scheme <input type="checkbox"/> Defined Benefit Occupational <input type="checkbox"/> Money Purchase Occupational <input type="checkbox"/> Money Purchase Other

## CURRENT EMPLOYER'S ARRANGEMENTS

Does your current employer offer an occupational pension scheme Yes / No

If Yes, please indicate the type of scheme.

- Stakeholder or group personal pension
- Money purchase scheme
- Final salary scheme

Could the transfer value be paid into your current employer's pension scheme to enhance benefits in that scheme? Yes / No

Have you enquired as to the additional benefits available from the employer's scheme if this transfer value was paid into that scheme? Yes / No

If YES please explain the outcome and if you are considering this option.

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If NO please explain why

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## ADDITIONAL PERSONAL INFORMATION

State of health:

- Self  Excellent  Good  Average  Poor  
Spouse/Partner  Excellent  Good  Average  Poor

Do you expect your health to:

- Self  Improve  Continue  Deteriorate  
Spouse/Partner  Improve  Continue  Deteriorate

What is your current employment status?

- Employed  Unemployed  Self employed  20% Director

Is it possible that your employment status may change in the near future?

- Yes  No

If known, please state details

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At what age do you realistically expect to retire? .....

How do you anticipate your earnings will increase in future?

- Faster than inflation  In line with inflation  Slower than inflation

If you have children, at what ages are they likely to cease full time education?

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## YOUR ATTITUDE TO RETIREMENT PLANNING

*Please indicate which one of the following paragraphs in each section most applies to your current circumstances. Alternatively, if none are appropriate, please use your own wording in the space provided.*

### 1. RISK AND REWARD

- I am happy to accept a larger degree of risk in exchange for the possibility of a higher pension in retirement.  
 I do not mind a reasonable degree of risk in the hope that my benefits could be higher in retirement.  
 I do not consider it appropriate to expose myself to anything other than a minimal amount of risk in the hope of increasing my pension benefits.  
 I require no risk, with maximum possible guarantees.  
 Your own words.

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## 2. SECURITY OF PENSION FUNDS

- I wish to break all ties with my ex-employer and would prefer to move my funds to an individual plan which is under my control.
  - I have serious concerns regarding the financial stability of my ex-employer and I do not wish my benefits to remain under their control.
  - I left my previous employer on good terms and have no reason to question the security of the company or the manner in which the pension fund is being administered.
  - I have no reason to question the financial stability of my ex-employer and I do not mind whether my benefits remain under their control.
  - I wish my ex-employer to retain full control over my pension benefits (if you tick this box, you should not consider transferring your pension benefits).
  - I am considering transferring benefits from a personal pension and so none of the above reasons are applicable.
  - Your own words.
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## 3. ILL HEALTH EARLY RETIREMENT

- My state of health is good and benefits available on ill health retirement are not of major importance.
  - Whilst it might be valuable to have the option to take benefits early if I have to retire through ill health, I have other income which I could use.
  - If I had to retire early through ill health this would represent a large portion of my income.
  - As my state of health is poor or I expect it to deteriorate I may want to take retirement benefits early.
  - Your own words.
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## 4. CASH SUMS AT RETIREMENT

- I wish to maximise my pension and have no need for a lump sum.
  - I have no need to maximise the lump sum available to me upon retirement.
  - Whilst a high lump sum would be good, it is not a priority for me.
  - I require the maximum possible lump sum upon retirement, with a reduced pension.
  - Your own words.
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## 5. LUMP SUM DEATH BENEFITS

- My dependants will receive significant sums upon my death and whilst a great amount might be beneficial, it is not an absolute priority for me.
  - I have no dependants and therefore a lump sum on my death is not important.
  - I have very little life assurance cover and my dependants could do with extra sums if they can be made available.
  - Because of health worries, I might have difficulty in arranging life assurance cover and additional benefits are of interest to me.
  - Your own words
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## 6. SPOUSE'S AND DEPENDENT CHILDREN'S PENSIONS

- I would like the flexibility at retirement to control the way benefits are paid and wish to retain the flexibility to decide depending upon my circumstances at the time.
  - I wish to maximise the benefits payable to me during my lifetime as I do not think I will be married when I retire.
  - I wish to maximise the benefits payable to me during my lifetime as my spouse/partner has significant pension benefits in his/her own right.
  - The spouse's/partner's pension benefits (if applicable) under my ex-employer's scheme are most important to me and I feel that these should continue both before and after retirement.
  - Your own words
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## 7. PERCENTAGE OF BENEFITS

- Whilst of value, these benefits do not represent a significant proportion of my potential income in retirement.
  - This pension is a major proportion of my retirement funding which should be protected as far as is reasonably possible.
  - Your own words
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## 8. CONSOLIDATION OF BENEFITS

- I am keen, as far as possible, to keep all my pension benefits with one pension company.
  - I am not concerned about having a number of separate pensions with different pension companies.
  - Your own words
- .....
- .....

## 9. RETIRING EARLY

- I would like to risk my benefits in the hope of good returns and the prospect of retiring early.
  - I anticipate retiring early and am happy to accept a lower pension.
  - I do not think that I will be able to afford to retire early but would like the option of flexibility in case my circumstances change in the future.
  - I do not consider that I will ever be able to afford to retire early if my benefits are reduced.
  - Your own words
- .....
- .....

**10. Which of the above statements (1-9) is most important to you?** .....

**If you wish to provide us with further details you feel will help us make our recommendation, please use the following space.**

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## YOUR CONSENT

I confirm that the above information is an accurate picture of my feelings towards my existing pension benefits.

SIGNED .....

NAME IN BLOCK CAPITALS .....

DATE .....