

IMPORTANT INFORMATION TO CONSIDER

Getting impartial guidance or regulated advice

Before you make a final decision on using your pension savings, you should either take impartial guidance from Pension Wise or regulated advice. Pension Wise is a free and impartial service from MoneyHelper that helps you understand what you can do with your pension. You can visit their website at www.moneyhelper.org.uk/pensionwise or call them on 0800 138 3944 to book a free phone or face-to-face appointment.

Alternatively, you can call us if you would like us to book the appointment for you, but we will need to book this over the phone with you to ensure that we book an appointment when you have availability.

When you attend your guidance appointment, you will need to take the statement of value and details of this policy. You should also take details of any other pension plans you have and your financial needs and aims.

You may also want to consider consulting an Independent Financial Adviser who may charge a fee for this service. You can find an adviser in your area at www.unbiased.co.uk.

Opting out of impartial guidance or regulated advice

We recommend that before making a financial decision you take guidance or advice. However, if you are confident in your decision you can opt-out of this. Kindly indicate overleaf if this is the case. If you are choosing to take regulated advice, or have taken Pension Wise guidance, please confirm this on the form.

When to send back this form and your payment form

If you are attending a Pension Wise appointment, please return this and the payment form after this. Otherwise, kindly return the forms once they are fully completed and signed.

After you have attended your Pension Wise appointment, if you want to proceed with a different option, please contact us.

Where to get other help

MoneyHelper also provide useful retirement information. You can visit their website at www.moneyhelper.org.uk or call them on 0800 011 3797.

Turn over to complete the form

REST ASSURED

Calls may be recorded for training or monitoring purposes.

Contact us at: Walton Street, Aylesbury, Bucks, HP21 7QW Tel : 0330 159 1530 Fax : 0845 835 5765 : www.utmost.co.uk

Utmost Life and Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 775704. Registered in England and Wales number 10559664. Utmost Life and Pensions Services Limited is registered in England and Wales number 10559966. Both have their registered office at: Walton Street, Aylesbury, Bucks, HP21 7QW.

CONFIRMATION OF GUIDANCE OR ADVICE

1 Policy number(s)

2 Name

Please tick to tell us about any guidance or advice you have received and sign and date below:

1) I have attended a Pension Wise appointment

Date of appointment

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

2) I have received guidance or advice from a regulated financial adviser

If you have received guidance or advice from a regulated financial adviser, please provide details below:

Firm name

FCA company reference

3) I have opted out of attending a Pension Wise appointment

SIGNATURE

Print full name

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|