



## Advice and Guidance Opt Out

Please take the time to read this form properly, complete and return it

### Step 1: Personal Details

<b>Surname:</b>	<b>Employer*:</b>
<b>First name:</b>	<b>Employee number*:</b>
<b>Member number:</b>	<b>The date your Income or Transfer request was made:</b>

\*Only applicable for contributing/active members

### Step 2: Opting-out of guidance or advice

**Tick here to opt-out**

I confirm my understanding and agreement that:

- I wish to opt out of any financial advice or Pension Wise guidance regarding an income request or transfer out
- Any consequences of not receiving advice or guidance about these transactions are my responsibility

#### Important

- No one should force you to either receive advice or guidance, or opt out of said guidance. This must be your decision alone.
- For some people, there are tax implications, charges or a loss of benefits when taking an income or transferring your pension savings. Pension Wise or a financial adviser can help you understand if this affects you and what the right decision is to make.
- If you change your mind and wish to get free guidance from Pension Wise, please refer to the Advice and Guidance form for more information.

### Step 3: Sign and date

<b>Signature:</b>
<b>Date:</b>

Please return the completed form to:

XPS Administration  
PO Box 205  
Huddersfield  
HD8 1ET

Or Scan and email: [trust@xpsgroup.com](mailto:trust@xpsgroup.com)

You can also opt out of Pension Wise guidance by ringing us on 0118 918 5118 or by writing to us at the above address