



Advice and Guidance Confirmation

This is important and necessary information.

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

Step 1: Information*

Before you begin: getting guidance from Pension Wise

- Before you can get any money from your pension account or transfer out as a retirement option, we have to make you aware of your option to speak to Pension Wise. Pension Wise is a very helpful, impartial free Government service, that helps people to think about how to use their pension accounts in retirement. They will give you guidance about how you might want to spend your money to best suit your circumstances.
- This important step in the retirement process has been introduced by the Government to make sure that you're comfortable with the options available and have made a decision that suits you and your lifestyle.
- We're unable to process any request for benefits or transfers out until we have confirmation that you've spoken to them (or to a regulated financial adviser), or you've chosen to opt out of this service.
- If you've already spoken to a regulated financial adviser or Pension Wise in the last 12 months, you don't have to speak to them again – simply move to Step 2.

We can help you to book an appointment

- If you would like XPS Administration to set up the appointment on your behalf, please contact admin using the address on the next page, emailing trust@xpsgroup.com or calling 0118 918 5118

Booking your appointment, yourself

- If you'd prefer to arrange the appointment yourself, [please visit: www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/book-a-free-pension-wise-appointment](http://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/book-a-free-pension-wise-appointment) to access the Pension Wise appointment page directly. Alternatively, you can contact them by phone: 0800 011 3797

What if you don't want / need guidance?

- If you decide you don't want to speak to Pension Wise, and you're comfortable that you know how you'd like to take your money in retirement, you can decide to opt out of this free service. To do so you will need also to complete and return the 'Advice and Guidance Opt-Out form'.

If you want a pension because you have serious ill health

If you're not very well, and meet the criteria for serious ill health, you can get a pension straight away, even if you're under 55. If this applies to you, don't go through the income request journey; simply give us a call on 0118 918 5118 and we'll sort it out.

Step 2: Confirming guidance, advice or opting out

If you prefer, you can complete this form online, by emailing our administration team your choice, or by calling our team. You can find the online form here: <insert url tbc>

In order to progress to the income or transfer request, please tick ONE of the boxes below:

- a) I confirm that I have received guidance from Pension Wise about withdrawing from or transferring my pension account within the last 12 months*, OR
- b) I confirm that I have received financial advice about withdrawing from or transferring my pension account, from a regulated financial adviser within the last 12 months*, OR
- c) I confirm that I have opted out of receiving guidance from Pension Wise about withdrawing from or transferring my pension account, within the last 12 months.



Step 3: Name and date

Name:

Member number:

**you can find this on any correspondence we have sent you*

Date:

Please return the completed form to:

XPS Administration

PO Box 205

Huddersfield

HD8 1ET

Or

Scan and email: trust@xpsgroup.com