The below can be used as a template to start gathering information in relation to your pension arrangements. Please be aware that the answers you receive may require further investigation and this list of questions should not be seen as exhaustive.

Provider

Address

Address

Address

Address

Postcode

Date

Dear

|  |  |
| --- | --- |
| **Name** |  |
| **Date of Birth** |  |
| **National Insurance Number** |  |
| **Policy/Scheme Number** |  |

Could you please provide the following information with regards to all elements of my pension plan(s) detailed below.

1. Confirmation of plan type, i.e. Personal Pension etc
2. Confirm fund values and transfer values including details of any penalties
3. Please advise when any penalties are lifted
4. Confirmation of Current contribution, including increase rates if appropriate. Also, whether there are any charges for discontinuing them?
5. Confirmation of investments held with individual values if applicable
6. Projection of potential benefits at selected retirement age
	1. Assuming taking maximum PCLS (tax free lump sum) and remainder as income
	2. Assuming taking all as income
7. Charging structure applicable to the plan and investments detailing all fees and associated costs
8. Please advise whether there are any guaranteed benefits with the plan(s) i.e. Guaranteed annuities
9. A list of funds that are available on the plan and details of how many can be held at any one time, along with any limitations/charges for fund switches
10. Is flexible drawdown available?
11. Details of death benefit options available. For example, if the pension is inherited by a beneficiary, can it continue to be held as a pension?
12. Who is the nominated beneficiary on the pension, if any?

Yours sincerely