

## RETIREMENT BENEFITS PLAN Retirement Advice Form

This form is intended to allow the trustees to indicate the required benefits for the retiring employee provide details and authorise the payment of the benefits.

### POLICY DETAILS

Name of Scheme / Employer													
Name of Employee	Mr / Mrs / Miss / Ms												
Scheme Number:					PPS Number								
Date of Joining Company													
Date of Leaving Pensionable Service													
Salary History – 3 year average (if director) – P60's required													
Details of concurrent – retained benefits (if more space required please complete on a separate page – Trustee signature required)	Policy Type	Company held with	Current Value	Have benefits been taken (if yes, please provide details of how benefits were settled)									

### SECTION A – RETIREMENT BENEFIT OPTIONS

The benefits payable will normally fall within one of the following categories – please tick option required ✓

- (i) Pension
- (ii) Pension plus Widow(er)'s Pension
- (iii) Cash Lump Sum plus residual Pension (subject to certain tax thresholds)
- (iv) Cash Lump Sum plus Pension plus Widow(er)'s Pension (subject to certain tax thresholds)
- (v) \*Open Market Value
- (vi) Cash Lump Sum plus residual Open Market Value (subject to certain tax thresholds)

### SECTION B – BENEFIT CHOICE

Normal Retirement Date (dd/mm/yyyy)								Actual Retirement Date (dd/mm/yyyy)								
Director (with minimum 5% proprietary interest)	Yes <input type="checkbox"/>												No <input type="checkbox"/>			
If option (i), (ii), (iii), or (iv) is chosen, I should like the amount of pension (tick one box ✓)																
<input type="checkbox"/> Monthly in Advance				<input type="checkbox"/> Yearly in Advance				<input type="checkbox"/> Monthly in Arrears								
I should like the amount of pension (tick one box ✓)																
<input type="checkbox"/> To remain level								<input type="checkbox"/> To escalate at 3%								



## SECTION D – DECLARATION

We authorise and request Phoenix Ireland to arrange payment of the benefit(s) specified in Section B and unless these instructions are withdrawn, to act as our agent and remit pension payments as in Section C or to the member's order. We also confirm that the information given on this form, is to the best of our knowledge and belief, correct.

Signature (on behalf of the Trustees)	<input checked="" type="checkbox"/>	Date	<input type="text"/>
Print Name - Trustees	<input checked="" type="checkbox"/>	Date	<input type="text"/>
Member's Signature	<input checked="" type="checkbox"/>	Date	<input type="text"/>
Print Name - Member	<input checked="" type="checkbox"/>	Date	<input type="text"/>

### Notes

#### 1: Normal Retirement

If the employee is not retiring at Normal Retirement Date, they may postpone payment of benefits, which will be appropriately adjusted when they eventually retire.

#### 2: Increasing pensions

The employee may exchange a level pension for a smaller pension which increases annually at 3%, 5% compound. Similarly, a member who is entitled to a pension increasing at 3% or 5% per annum may exchange it for a smaller pension, which increases at a higher rate. Particulars are available on request.

Note: If a pension increases at greater than 3% p.a. compound then the maximum pension that can be paid out at any time is the maximum approvable at Retirement Date increased in line with Consumer Price Index.

#### 3: Dependent's pension

The employee may exchange part of his/her pension for a pension for his/her named dependant. Particulars will be provided on request.

#### 4: Governing documents

These notes are issued for general guidance only and do not override the formal documents which govern the plan and set out maximum benefit levels

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Scottish Mutual International Limited is authorised and regulated by the Central Bank of Ireland and is registered in Ireland (Company No. 242244).  
The company's registered office is 25-28 North Wall Quay Dublin 1, Ireland. An up-to-date list of its directors, containing the particulars required by paragraphs (a), (b) and (c) of section 196(1) of the Companies Act 1963, is available upon request from the company's registered office.

Phoenix Life Limited is authorised and regulated in the United Kingdom by the Financial Services Authority. Phoenix Life Limited is incorporated in England (Company No. 1016269) and has a registered branch in Ireland (Branch No. 906073). The company's registered office is 1 Wythall Green Way, Wythall, Birmingham B47 6WG United Kingdom. Its directors are A B Davidson (UK), J P Evans (UK), M J Merrick (UK), A Moss (UK), M D Ross (UK), J C Park (UK), W R Treen (UK), M N Urmston (UK) and J Yates (UK).  
(UK). **PI\_RETADV/0211**