

Flexible drawdown declaration

Important Notes

THIS DECLARATION MUST BE COMPLETED TO DECLARE YOURSELF ELIGIBLE TO RECEIVE FLEXIBLE DRAWDOWN PENSION BENEFITS.

IF YOU WISH TO TAKE A PENSION COMMENCEMENT LUMP SUM AND MOVE SOME OR ALL OF THE BENEFITS HELD IN YOUR SIPP INTO DRAWDOWN PENSION (CAPPED DRAWDOWN) OR FLEXIBLE DRAWDOWN, YOU MUST ALSO COMPLETE A BENEFIT FORM.

IF YOU HAVE PREVIOUSLY SUBMITTED A FLEXIBLE DRAWDOWN DECLARATION TO US, YOU DO NOT NEED TO DO SO AGAIN.

Flexible drawdown allows individuals to draw any amount from their income drawdown fund without any annual limits. Benefits paid under flexible drawdown are taxed as pension income. In order to access flexible drawdown it is a legislative requirement that you must provide ALL of the information requested in this form and complete the declaration. If you fail to complete all of the information on the form it will delay your access to flexible drawdown.

If you are taking a Pension Commencement Lump Sum and moving funds into drawdown at the same time as declaring yourself eligible for flexible drawdown you must also complete our Benefit Form.

If you are already drawing flexible drawdown benefits from your SIPP and wish to alter the frequency or amount of pension you are receiving, or you wish to receive a one-off pension payment, please write to us separately confirming the details.

For more information on the benefits available from your SIPP, please refer to the Benefits Guide available on our website. If you have any doubts regarding your options you should contact an independent financial adviser.

Please note that it is not possible to use protected rights for flexible drawdown. Any flexible drawdown payments will be deducted entirely from the value of your non-protected rights.

Once you have completed this declaration, please return it to:

A J Bell Platinum
Trafford House
Chester Road
Manchester
M32 0RS
Tel: 0845 25 05 609
Fax: 0845 40 89 200

Please use BLOCK CAPITALS only and blue or black ink.

If you would like a copy of this or any other item of our literature in large print, Braille or in audio format, please contact us by telephone on 0845 25 05 609 or by e-mail at platinumsipp@ajbell.co.uk.

Please note that failure to complete all of the following information will delay your access to flexible drawdown.

1 Personal Information

Title	<input type="text" value="Dr / Mr / Mrs / Miss / Ms / Other"/>	Surname	<input type="text"/>
Forename(s)	<input type="text"/>		
Permanent Residential Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Post Code"/>		
National Insurance Number	<input type="text"/>	Your SIPP Reference	<input type="text"/>

2 Your Secure Pension Income

In order to qualify for flexible drawdown, you must meet a Minimum Income Requirement of at least £20,000 per annum from relevant pension income. Income qualifies as relevant if it is paid from:

- A lifetime annuity paid from a registered pension scheme (see note 1);
- A scheme pension paid from certain registered pension schemes (see note 2);
- A social security pension provided by the state;
- Payments under the Financial Assistance Scheme which are payable until your death;
- Payments from overseas pension schemes or social security pension that are substantially similar in characteristics to any of the above three options.

Notes

1. Annuity payments will only qualify to the extent that the income is guaranteed to be paid for your lifetime, or is subject to changes in accordance with the Retail Prices Index. Any other non-guaranteed annuity income will not qualify for the Minimum Income Requirement.
2. Scheme pension payments will only qualify where made from a registered pension scheme containing at least 20 pensioner members.

Please confirm the following information and attach evidence in writing for each source of income comprising your Minimum Income Requirement.

Name of person/organisation providing income	<input type="text"/>		
Address of person/organisation providing income	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Post Code"/>	Evidence of income attached	Yes <input type="radio"/> No <input type="radio"/>
Amount of income payable in the current tax year	<input type="text"/>		

Name of person/organisation providing income	<input type="text"/>		
Address of person/organisation providing income	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Post Code"/>	Evidence of income attached	Yes <input type="radio"/> No <input type="radio"/>
Amount of income payable in the current tax year	<input type="text"/>		

Name of person/organisation providing income	<input type="text"/>		
Address of person/organisation providing income	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Post Code"/>	Evidence of income attached	Yes <input type="radio"/> No <input type="radio"/>
Amount of income payable in the current tax year	<input type="text"/>		

Name of person/organisation providing income	<input type="text"/>		
Address of person/organisation providing income	<input type="text"/>		
	<input type="text"/>		
	<input type="text" value="Post Code"/>	Evidence of income attached	Yes <input type="radio"/> No <input type="radio"/>
Amount of income payable in the current tax year	<input type="text"/>		

3 Member's Declaration

I declare that I am eligible to receive payments from my registered pension scheme(s) under flexible drawdown and that:

1. The aggregate amount of relevant pension income payable for the tax year in which I make this declaration is at least £20,000;
2. No relevant contributions have been paid or will be paid by me, or on my behalf, to any registered pension scheme or relevant non-UK scheme in the tax year in which this declaration is made;
3. At the time this declaration is made I am not an active member of any registered pension scheme or relevant non-UK scheme under which there is a defined benefits or cash balance arrangement; and
4. Where I have previously made a statement that I meet the flexible drawdown conditions I confirm that this was accepted by the scheme administrator.

I confirm that this declaration is correct and complete to the best of my knowledge and belief and that the flexible drawdown conditions as set out above are met.

Further I confirm that this declaration applies to all arrangements held in my name and for which A J Bell Management Limited acts as scheme administrator.

Signed Date
Member's Name

Regulatory

A J Bell includes A J Bell Holdings Limited and its wholly owned subsidiaries A J Bell Management Limited, A J Bell Limited and A J Bell Securities Limited.

A J Bell Management Limited is authorised and regulated by the Financial Services Authority. A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority.

Sippdeal, Sippdealxtra and Sippcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21