



Notification of Flexibly Accessing Your Pension

Explanatory notes

Since 6 April 2015, if you flexibly access your pension with one pension provider, you must tell all other pension providers with whom you have a pension of this within 91 days. This is because the money purchase annual allowance rules will now apply to you, and all your pension providers need to be aware of this.

If you have flexibly accessed your pension with a provider other than James Hay, please sign this declaration and send it to James Hay, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB.

Flexibly accessing your pension includes:

- Receiving an income payment from a pension fund in flexi-access drawdown
- Receiving an uncrystallised funds pension lump sum
- Receiving a payment of a stand-alone lump sum under a money purchase arrangement where you have primary protection with a greater than £375,000 protected tax free lump sum right
- Receiving a payment under a flexible annuity contract (a flexible annuity contract is one set up after 5 April 2015 where the terms of the contract allow payments to decrease other than in prescribed circumstances set out in regulations)
- Receiving a payment under a scheme pension, paid directly from scheme funds, set up after 5 April 2015 where there are less than 11 other scheme pensions (including dependant's scheme pensions) in force under the scheme
- Where before 6 April 2015 a scheme administrator accepted a valid declaration from you that you met the flexible drawdown conditions.

Your other pension provider should inform you when you have flexibly accessed your pension with them, but if you are unsure about this, please contact them or speak with your financial adviser.

1 Personal details

Applicant to complete

Title	<input type="text"/>
Forename(s)	<input type="text"/>
Surname	<input type="text"/>
Date of birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Member number	<input type="text"/>
Permanent residential address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>
Telephone	<input type="text"/>
Email	<input type="text"/>

I hereby notify James Hay that I have flexibly accessed my pension with another pension provider, and so I am now subject to the money purchase annual allowance rules, as determined by HM Revenue & Customs rules and guidance.

Member name

Member signature

Date

For further information on flexibly accessing your pension, including the money purchase annual allowance, please refer to the Technical Guide for your SIPP available at www.jameshay.co.uk.

We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

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