



# Repayment of fund (Triviality) application – Taking all of your pension as a lump sum

## Notes Section

Please use black ink and write in CAPITAL LETTERS or tick  as appropriate. Any corrections must be initialled. Please do not use correction fluid as this will invalidate your application.

### Q1. Can I take my pension plan as a Repayment of Fund?

You may be able to take your pension plan as a Repayment of Fund (also known as Triviality Payment) at any time from your 55th birthday, if:

- › the total pension funds\* from all your pension plans **do not** exceed £30,000 and
- › you do this within a year of first taking any of your pension plans as a Triviality payment or
- › the value of your pension fund from this arrangement does not exceed £10,000.

\* Your total pension funds include all of your pension plans –

- › employer's pension schemes
- › all pensions with Prudential, including the one that you are applying for a Triviality payment
- › any pensions with other providers

#### But excluding

- › any State benefits
- › any pension plans taken wholly as a cash sum before 6 April 2006
- › any pensions you've inherited from someone else (such as a spouse's pension)
- › any pension plans taken wholly as a cash lump sum which did not exceed £2,000 before 27 March 2014 and £10,000 thereafter, which were paid in accordance with The Registered Pension Scheme (Authorised Payments) Regulations 2009

If you proceed with a Triviality payment and the plan includes any life cover, this cover must also cease. You can, however, arrange alternative cover if you wish. Please contact us if you would like more information.

**Please note not all scheme rules will allow a Triviality payment**

### Q2. What other options do I have?

Although you could be eligible to take a Triviality payment, you may prefer to have a regular income instead. Your quotation tells you how to arrange this.

If you have more than one pension plan/scheme with Prudential or any other provider you are not required to take the benefits from your other pensions as a Triviality payment. However the total values from all your other pension plans/schemes must add up to £30,000 or less before any Triviality payment can be made.

Any lump sum or regular income from your pension plan/scheme could impact on any rights to means-tested State benefits such as Pension Credit. This will depend on your personal circumstances.

If you take a Triviality payment, you cannot pay any contributions in to this plan after your Nominated Date (see Q7).

**Please don't complete this form if you want to take a regular income.**

### Q3. What form do I complete?

Step	Details about arrangement	Additional Information	Action required
1	Is the arrangement an Occupational Pension Scheme or a Public Service Pension Scheme?	See Q4 & Q5 below for the definition of an Occupational Pension Scheme & Public Service Pension Scheme.	Yes – Go to step 2 No – Complete Form 1 only
2	Does the value of your pension fund, from this arrangement, exceed £10,000?	The current value can be obtained from your <b>retirement options pack</b> .	Yes – Complete Form 1 only No – Go to step 3
3	Do the number of members in this arrangement exceed 50?	If the covering letter does not provide this information you will need to obtain this from the <b>scheme trustees</b> .	Yes – Complete Form 3 No – Complete Form 2

### Q4. What is an Occupational Scheme?

A pension arrangement established by an employer may be an occupational pension scheme. Your scheme literature should confirm whether such a pension scheme is an occupational pension scheme or another type of arrangement (for example, a Stakeholder Pension Plan, Group Personal Pension or benefits secured under a policy in your own name). If you are in any doubt please check with the pension contact which should be detailed in the appropriate scheme literature.

### Q5. What is a Public Service Pension Scheme

A Public Service Pension Scheme is a pension scheme established by or under any enactment, approved by a relevant governmental or Parliamentary person or body, or specified as being a public service pension scheme by a Treasury order.

### Q6. Will I need to pay tax?

Depending on scheme rules, 25% of the Triviality payment from each pension plan will normally be tax free. The remainder is taxable under PAYE rules. It is possible you may be entitled to more than 25% if some (or all) of your benefits were accumulated while you were a member of an employer's pension scheme. This is known as "Protected Tax Free Cash". Any Protected Tax Free Cash will be taken into account when calculating the amount of tax payable.

Depending on your individual circumstances you may need to pay more tax or you may be entitled to a tax refund from HMRC. Please contact HMRC or visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk) for further information.

Any Triviality payment could have an impact on any tax allowances such as age allowance and any means tested state benefits. Please contact your local Department for Work & Pensions (DWP) or visit [www.dwp.gov.uk](http://www.dwp.gov.uk)

**Depending on your circumstances you may need to provide information about other pensions you have. The following questions & answers will assist you in completing the forms.**

## Q7. What is my Nominated Date?

Your Nominated Date is the date used to value all of your pension plans for a Triviality payment. It must be the same date for all of your pension providers. If you have already taken a Triviality payment from another provider, you will already have a Nominated Date and this is the date you will need to confirm in "Section B, Q1a". Any Triviality payment **must** be taken within 12 months of receiving your first Triviality payment.

Under HMRC rules your Nominated Date can be up to 3 months before your 55th birthday or first payment but no later. For example, if you select a date of 1 January, you must take your Triviality payment before 1 April.

**If you do not have a Nominated Date we will assume that your Nominated Date is the benefit payment date in the pension quotation we sent you.**

## Q8. What is a Money Purchase Pension Plan?

A pension plan to which employers and employees can make contributions based on a percentage of annual earnings or a fixed contribution amount. On retirement the total pension pot can be used to purchase a lifetime annuity. The eventual retirement benefits will usually depend on the contributions paid, the investment returns and the cost of buying an annuity.

The pension plan can be

- › an employer's pension scheme (current or previous employer), or
- › an individual pension, personal pension, stakeholder, Free Standing Additional Voluntary Contribution (FSAVC), retirement annuity or pension plans bought out from an employer's scheme.

## Q9. What is a Final Salary Pension?

A Final Salary Scheme is set up by an employer to provide income in retirement for its employees. A specified benefit is provided in retirement and this is often based on final pensionable service, for example one-eightieth of your salary for each year you were employed by your employer.

The plan can be

- › an employer's scheme (current or previous employer), or
- › a pension plan bought out from an employer's final salary scheme.

## Q10. What is a Free Standing Additional Voluntary Contribution (FSAVC) Plan?

A Money Purchase Plan where you pay extra contributions to top up benefits from your employer's scheme. The benefits are separate from your employer's scheme.

The contributions are paid to a pension provider that may not be the same as the provider of your employer's scheme. Before 6 April 2006, to pay into an FSAVC, you also had to be an active member of an employer's pension scheme.

## Q11. What are Valuation Factors?

These factors are set by the Government to convert pension income to an equivalent lump sum for the purposes of a Triviality payment.

These factors vary depending on your circumstances. We have used a valuation factor of 20 in calculation step 2. If you know that your scheme used a different factor, please let us know.

## Q12. What is Lifetime Allowance?

Any retirement benefits which are taken after 5 April 2006 must be valued for testing against the lifetime allowance set by the Government. The Lifetime Allowance is £1.03 million for the 2018/2019 tax year. The Lifetime Allowance increases each year in line with the Consumer Price Index. The Government's limit for a Triviality payment is £30,000.

The amount of lifetime allowance that is used up when a Benefit Crystallisation Event (BCE) takes place would have been confirmed in the statement that you received from your scheme/pension provider. If you have any doubt about this figure, contact your scheme/pension provider to ask them to confirm it for you. You will need to confirm this in "Section C" step 5.

## Q13. What is a recognised transfer?

A transfer in respect of pension rights under one registered pension scheme, either to another registered pension scheme or to a qualifying recognised overseas pension scheme. A recognised transfer is a type of authorised payment.

## Q14. Do I need to complete any other forms?

As well as completing the Repayment of Fund (Triviality) application, you will need to complete **any other forms** we have asked you to, as part of taking your retirement benefits. Return to:

### **Prudential, Lancing BN15 8GB**

When we receive your forms we will verify your eligibility to take the Triviality payment. If you are eligible, we will send you your payment. If we find you are not eligible, we will contact you to find out what you want to do.

## Q15. How we use your personal information

For a copy of our latest Data Protection Notice, please visit [www.pru.co.uk/mydata-cp](http://www.pru.co.uk/mydata-cp). This details how and why we use your personal information (including any sensitive personal information), who we may share it with and your rights around your personal information. Alternatively, you can request a copy to be sent to you by writing to The Data Protection Officer, Customer Service Centre, Lancing BN15 8GB.

Please note that we collect personal information from you that is necessary for us to either provide you with the product or service you've requested or to comply with statutory or contractual requirements. Unfortunately if you don't provide all of the information we require this may mean we are unable to provide our products and services to you.

### **Penalty for giving false information**

**We can act only on the information you supply. You have the responsibility for the accuracy of information leading to a Repayment of Fund.**

**The tax authorities will apply substantial additional tax charges and may prosecute anyone who gives inaccurate information, or who makes a false statement, to get a Triviality payment.**



## Repayment of fund (Triviality) application – form 1

Please use black ink and write in CAPITAL LETTERS or tick  as appropriate. Any corrections must be initialled. Please do not use correction fluid as this will invalidate your application.

If "Other", please state title.

Please provide your daytime phone number (including area code) in case we need to contact you for more information.

### About this form

**If you are unsure which form to complete please refer to notes section Q3 for guidance.**

Please only complete this form if you want to take all of your Prudential pension plan as a Repayment of Fund (also known as Triviality Payment).

**You may be able to take your pension plan as a Triviality payment at any time from your 55th birthday if your total pension funds including this one are worth £30,000 or less.**

If you qualify to take your pension as a Triviality payment, 25% of the payment from each pension plan will normally be tax free. The remainder is taxable under PAYE rules. Depending on your circumstances you may be eligible to claim this back, please contact HMRC.

### Section A – Information we need from you

Title Mr  Mrs  Miss  Ms  Dr  Other

Full Forenames

Surname

National Insurance number

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Date of birth

D	D	M	M	Y	Y	Y	Y
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Your policy or scheme number

Daytime telephone number

### Section B – Information about your existing Pension Plans

You should ignore:

- ▶ any state benefits
- ▶ any cash lump sum you took from a pension before 6 April 2006
- ▶ any pension you have inherited from someone else (such as spouse's pension)
- ▶ any pension plans taken wholly as a cash lump sum which did not exceed £2000 before 27th March 2014 and £10,000 thereafter, which were paid in accordance with The Registered Pension Scheme (Authorised Payments) Regulations 2009.

1a. Do you have a \*Nominated Date?

No

Yes

D	D	M	M	Y	Y	Y	Y
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\* Please refer to notes section Q7

**Tear here to return form 1 pages 5-10**

## Section B – Information about your existing Pension Plans – continued

### 1b. Have you taken another pension plan as a Triviality payment?

Have you taken benefits from another pension plan entirely as cash (not as income with some tax free cash) after 5 April 2006?

No  **Go to Q2** >

Yes

If **Yes**, when did you take your first Triviality payment? (this may be the same date as your nominated date\*).

D	D	M	M	Y	Y	Y	Y
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If the date in 1b was more than 12 months ago you cannot take benefits from this plan as a Triviality payment. Do not continue completing this form.

Please select one of the other pension options contained within your retirement pack.

### 2. Do you have any other pension plans? (Please ensure you answer both a and b)

a) Do you have any other pension plans **elsewhere and/or with Prudential** where you haven't taken any benefits?

Yes

No

b) Are you already receiving pension income from an employer's scheme and/or from another pension plan (**elsewhere and/or with Prudential**)?

Yes

No

- > if you have answered **No** to all of questions 1 and 2, please sign and date the declaration in section D and return this form to Prudential. We will then repay your fund as a partly taxable cash lump sum.
- > if you have answered **Yes** to any of the questions in 1 and 2 please complete the relevant calculation steps in section C.

## Section C – Information about your existing Pension Plans – Calculation

The next 5 steps will ask you the following questions -

- > Do you have any Money Purchase Pension plans where you haven't taken benefits?
- > Do you have any Final Salary Pension Plans where you haven't taken benefits?
- > Are you receiving pension income that started before 6 April 2006?
- > Have you already taken any benefits as a Triviality payment (part taxable) after 5 April 2006?
- > Are you receiving pension income that started on or after 6 April 2006 or has been paid fully as tax free cash since 6 April 2006?

Please use the following calculation steps to determine whether or not you are eligible for a Triviality payment. Please ensure you include the value of the pension you are applying for in the relevant calculation step. Please use the notes section on page 15 if you have more than 4 pension plans under each step (please add a note after each table where you have added separate information). Please remember to return the notes section with your completed form.

If you prefer not to complete the calculation in each step, please sign and date the declaration and we will do the calculations for you using the information you will supply in steps 1 – 5.

**Tear here to return form 1 pages 5-10**

## Section C – Information about your existing Pension Plans – Calculation – continued

### Step 1: Do you have any Money Purchase Pension plans where you haven't taken benefits?

Please provide details of all Money Purchase Pension Plans, including any FSAVC plans, you have, both with Prudential & elsewhere, **where you haven't taken any benefits**. Your scheme or pension provider should be able to give you these figures if you don't yet know them.

Please refer to notes **section Q8**

\* If you do not have a Nominated Date please provide current fund value(s).

Scheme/provider name and address	Your Policy Number	* Fund Value at your Nominated Date
<b>An example to help you:</b> Prudential, Lancing BN15 8GB	51999999	£2,000.50
1.		£
2.		£
3.		£
4.		£
<b>Step 1 Total</b>		<b>£</b>

### Step 2: Do you have any Final Salary Pension plans where you haven't yet taken benefits?

Please provide details of all Final Salary Pension Plans you have, both with Prudential & elsewhere, **where you haven't taken any benefits**.

Please refer to notes **section Q9**

**Please tell us your expected yearly pension income at your Nominated Date, before tax.** Please also show any tax free cash you are planning to take **if the tax free cash is in addition to your pension income**. (Ignore the "expected tax free cash" column if you have to give up the pension you are quoting to get tax free cash.)

Your scheme or pension provider should be able to give you these figures if you don't yet know them.

Scheme/provider name and address	Your Policy Number	Expected Yearly Income	Expected tax free cash
<b>An example to help you:</b> The ABC Scheme, Prudential, Lancing BN15 8GB	123456C	£120	£500
1.		£	£
2.		£	£
3.		£	£
4.		£	£
<b>Totals</b>		<b>£</b>	<b>£</b>
<b>Step 2 Total</b>		Total Expected Yearly Income x 20* + Total Expected tax free cash	
<b>Example Calculation</b>		£120 x 20* + £500 = (£2400 + £500) = £2900	
<b>Step 2 Total</b>		<b>£</b>	

\* Please refer to notes **section Q11**

Tear here to return form 1 pages 5-10

(see example calculation)

**Step 3: Are you receiving pension income that started before 6 April 2006?**

Please provide details of all pension income you started to receive before 6 April 2006.

Income Drawdown: If you are receiving an income from an Income Drawdown arrangement, please state the maximum yearly income that could have been withdrawn.

Scheme/provider name and address	Your Policy Number	Yearly income as at 5 April 2006
<b>An example to help you:</b> Prudential, Lancing BN15 8GB	333XU222	£120
1.		£
2.		£
3.		£
4.		£
	<b>Total</b>	£
<b>Step 3 Total</b>	Total Yearly income as at 5 April 2006 x 25*	
<b>Example Calculation</b>	£120 x 25* = £3000	
	<b>Step 3 Total</b>	£

(see example calculation)

**Step 4: Have you already taken any benefits as a triviality payment (part taxable) after 5 April 2006?**

Please give us details of any pension plans where you have taken all of the benefits as a cash lump sum (part taxable) after 5 April 2006. The gross amount entered should include any tax free element.

Scheme/provider name and address	Your Policy Number	*Date Paid	Gross Amount
<b>An example to help you:</b> The ABC Scheme, Prudential, Lancing BN15 8GB	98764321	DD/MM/YY	£2,500
1.			£
2.			£
3.			£
4.			£
	<b>Step 4 Total</b>		£

\* If the date paid was more than 12 months ago you cannot take benefits from this plan as a Triviality payment. Do not continue completing this form. Please select one of the other options contained within your retirement pack.

**Tear here to return form 1 pages 5-10**

\* Please refer to notes **section Q11**



## Section C – Information about your existing Pension Plans – Calculation – continued

### Step 5: Are you receiving pension income that started on or after 6 April 2006 or has a fund been paid fully as tax free cash since 6 April 2006?

Please tell us the value of the fund crystallised by the payment of a pension and/or lump sum that came into payment after 5 April 2006.

This amount would have been confirmed in the statement that you received from your scheme/pension provider

**If you have any doubt about this figure, contact your scheme/pension provider to ask them to confirm it for you.**

Scheme/provider name and address	Your Policy Number	Lifetime Allowance Used
<b>An example to help you:</b> Prudential, Lancing BN15 8GB	194111S	£750
1.		£
2.		£
3.		£
4.		£
	<b>Total</b>	£
	<b>Step 5 Total</b>	<b>£</b>

(see example calculation)

### Step 6: Summarising the information

Please now complete this summary table using the information you provided in Steps 1 – 5.

To complete this table:

- › Take the totals highlighted in red and enter them in the table below.
- › Check that your total value is **NOT** more than £30,000.

<b>Step 1 Total</b>	£
<b>Step 2 Total</b>	£
<b>Step 3 Total</b>	£
<b>Step 4 Total</b>	£
<b>Step 5 Total</b>	£
<b>Step 6 Total (add together Step 1 – 5 Totals)</b>	£

Your total for Step 6 must be £30,000 or less to allow you to take this pension as a Triviality payment.

If it is more than this figure you will not be eligible. In this case, there's no need to return this form to us. Please select one of the other pension options contained within your retirement pack.

Please refer to notes **section Q12**

**Tear here to return form 1 pages 5-10**

## Section D – Declaration

It is a serious offence to make false statements, so please read the following carefully.

I declare, agree and accept the following:

- › the total of all my pension plans is worth £30,000 or less
- › I want to apply to take my pension plan as a partly taxable cash lump sum
- › Settlement in terms of the instructions given in this form will be a full and sufficient discharge of Prudential's liability of the benefits taken
- › I am responsible for any tax charges on unauthorised payments if the information I have given is not complete and accurate
- › I have no intention of "recycling" any tax-free cash lump sum detailed in this form (i.e. investing the tax-free cash in another pension contract in a way that would breach HMRC rules).

Note by completing this form, you are applying for the removal of any restrictions in the Prudential policy/contract terms relating to your benefits where such restrictions are no longer necessary because of 6 April legislation changes. Prudential agrees to the removal of these restrictions.

Signature

X

Date

D	D	M	M	Y	Y	Y	Y
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### Penalty for giving false information

**We can act only on the information you supply. You have the responsibility for the accuracy of information leading to a Triviality payment. The tax authorities will apply substantial additional tax charges and may prosecute anyone who gives inaccurate information, or who makes a false statement, to get a Triviality payment.**

### Returning your completed form

Please now arrange for your completed form to be sent to Prudential, together with **any other forms** we have asked you to complete as part of taking your retirement benefits. Return to:

**Prudential, Lancing BN15 8GB.**

When we receive your forms we will verify your eligibility to take the Triviality payment. If you are eligible, we will send you your payment. If we find you are not eligible, we will contact you to find out what you want to do.

**Tear here to return  
form 1 pages 5-10**



# Repayment of fund (Small Lump Sum) application – form 2

Please use black ink and write in CAPITAL LETTERS or tick  as appropriate. Any corrections must be initialled. Please do not use correction fluid as this will invalidate your application.

Completion of this form determines eligibility for the payment. Please check that all applicable answers are complete. If a form is incorrect or incomplete we will return the form.

Please refer to notes **section Q13**

## Section A – About this form

**If you are unsure which form to complete please refer to notes section Q3 for guidance.**

- ▶ The value of my pension fund does **not exceed** £10,000 and my pension benefits are held under an Occupational Pension Scheme or Public Service Scheme.

### Step 1

Do you have any other pension benefits under an Occupational Pension Scheme or a Public Service Pension Scheme in respect of the same employment?

No  **Go to step 3 ▶**

Yes  **Go to step 2 ▶**

If you have more than one Occupational Pension Scheme or Public Service Pension Scheme, with Prudential or any other provider in respect of the same employment, you are not required to take the benefits from these other pensions as Small Lump Sum payments under this option.

### Step 2

Does the fund value from that arrangement(s) together with the value of your pension fund under this arrangement exceed £10,000?

No  **Go to step 3 ▶**

Yes  **Go to step 5 ▶**

### Step 3

Has a recognised transfer been made out of this arrangement or any Occupational or Public Service Pension Scheme of the same employer in the last 3 years?

No  **Go to step 4 ▶**

Yes  **Go to step 5 ▶**

### Step 4

Are you a controlling director of the sponsoring employer of this or a related scheme, or a person connected to such?

No  **Please complete section B and C ▶**

Yes  **Go to step 5 ▶**

### Step 5

You do not meet the conditions required for this option, however you may meet the conditions for another Repayment of Fund option – Form 1 will need to be completed to determine whether you are still eligible for a Triviality payment.

**Tear here to return form 2 pages 11-12**

## Section B – Information we need from you

If "Other", please state title.

Please provide your daytime phone number (including area code) in case we need to contact you for more information.

Title Mr  Mrs  Miss  Ms  Dr  Other

Full Forenames

Surname

National Insurance number

Date of birth

Your policy or scheme number

Daytime telephone number

## Section C – Declaration

**It is a serious offence to make false statements, so please read the following carefully.**

I declare, agree and accept the following:

- I want to apply to take my pension plan as a partly taxable cash lump sum
- Settlement in terms of the instructions given in this form will be a full and sufficient discharge of Prudential's liability of the benefits taken
- I am responsible for any tax charges on unauthorised payments if the information I have given is not complete and accurate
- I have no intention of "recycling" any tax-free cash lump sum detailed in this form (i.e. investing the tax-free cash in another pension contract in a way that would breach HMRC rules).

Note by completing this form, you are applying for the removal of any restrictions in the Prudential policy/contract terms relating to your benefits where such restrictions are no longer necessary because of 6 April legislation changes. Prudential agrees to the removal of these restrictions.

Signature

Date

### Penalty for giving false information

**We can act only on the information you supply. You have the responsibility for the accuracy of information leading to a Small Lump Sum payment. The tax authorities will apply substantial additional tax charges and may prosecute anyone who gives inaccurate information, or who makes a false statement, to get a Small Lump Sum payment.**

### Returning your completed form

Please now arrange for your completed form to be sent to Prudential, together with **any other forms** we have asked you to complete as part of taking your retirement benefits. Return to:

**Prudential, Lancing BN15 8GB.**

When we receive your forms we will verify your eligibility to take the Small Lump Sum payment. If you are eligible, we will send you your payment. If we find you are not eligible, we will contact you to find out what you want to do.

**Tear here to return form 2 pages 11-12**



# Repayment of fund (Small Lump Sum) application – form 3

Please use black ink and write in CAPITAL LETTERS or tick  as appropriate. Any corrections must be initialled. Please do not use correction fluid as this will invalidate your application.

Please refer to notes **section Q13**

Completion of this form determines eligibility for the payment. Please check that all applicable answers are complete. If a form is incorrect or incomplete we will return the form

Please refer to notes **section Q13**

**Tear here to return form 3 pages 13-14**

## Section A – About this form

**If you are unsure which form to complete please refer to notes section Q3 for guidance.**

- The value of my pension fund does **not exceed** £10,000 and my pension benefits are held under an Occupational Pension Scheme or Public Service Scheme, which has 50 members or more (refer to notes section Q3 step 3).

### Step 1

Does the value of your pension fund under this arrangement exceed £10,000? No  **Go to step 2 ➤**  
Yes  **Go to step 5 ➤**

### Step 2

Has a recognised transfer been made out of this arrangement in the last 3 years? No  **Go to step 3 ➤**  
Yes  **Go to step 5 ➤**

### Step 3

Are you a controlling director of the sponsoring employer of this or a related scheme, or a person connected to such? No  **Go to step 4 ➤**  
Yes  **Go to step 5 ➤**

### Step 4

Has a recognised transfer, or a transfer of pension schemes sums or assets in respect of your pension benefits been transferred into this arrangement during the last 5 years? No  **Please complete section B and C ➤**  
Yes  **Go to step 6 ➤**

### Step 5

You do not meet the conditions required for this option, however you may meet the conditions for another Repayment of Fund option – Form 1 will need to be completed to determine whether you are still eligible for a Triviality payment.

### Step 6

You do not meet the conditions required for this option, however you may meet the conditions for another Repayment of Fund option – Form 2 will need to be completed to determine whether you are still eligible for a Small Lump Sum payment.

## Section B – Information we need from you

If "Other", please state title.

Title Mr  Mrs  Miss  Ms  Dr  Other

Full Forenames

Surname

National Insurance number

Date of birth

Your policy or scheme number

Daytime telephone number

Please provide your daytime phone number (including area code) in case we need to contact you for more information.

## Section C – Declaration

**It is a serious offence to make false statements, so please read the following carefully.**

I declare, agree and accept the following:

- I want to apply to take my pension plan as a partly taxable cash lump sum
- Settlement in terms of the instructions given in this form will be a full and sufficient discharge of Prudential's liability of the benefits taken
- I am responsible for any tax charges on unauthorised payments if the information I have given is not complete and accurate
- I have no intention of "recycling" any tax-free cash lump sum detailed in this form (i.e. investing the tax-free cash in another pension contract in a way that would breach HMRC rules).

Note by completing this form, you are applying for the removal of any restrictions in the Prudential policy/contract terms relating to your benefits where such restrictions are no longer necessary because of 6 April legislation changes. Prudential agrees to the removal of these restrictions.

Signature

Date

### Penalty for giving false information

**We can act only on the information you supply. You have the responsibility for the accuracy of information leading to a Small Lump Sum payment. The tax authorities will apply substantial additional tax charges and may prosecute anyone who gives inaccurate information, or who makes a false statement, to get a Small Lump Sum payment.**

### Returning your completed form

Please now arrange for your completed form to be sent to Prudential, together with **any other forms** we have asked you to complete as part of taking your retirement benefits. Return to:

**Prudential, Lancing BN15 8GB.**

When we receive your forms we will verify your eligibility to take the Repayment of Fund. If you are eligible, we will send you your payment. If we find you are not eligible, we will contact you to find out what you want to do.

**Tear here to return form 3 pages 13-14**





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