

The Retirement Account

Adviser quote request form



This form should be completed in consultation with your customer. Please provide a copy of Retirement Advantage's Data Protection notice to your customer, which can be found on page 6 of this form.

This form can be used in conjunction with the Retirement Health Form (CQRF) or the Retirement Advantage Telephone Interview Quote Request Form. Please tick if you have already sent in a Retirement Health Form (CQRF).

Intermediary name (intermediary responsible for the advice)

Financial adviser firm name

FCA firm reference number (FRN)

Contact telephone number

Contact email address (correspondence will be sent to this address)

Quote type

New customer, new account

Existing customer, new transfer payment into existing Account*
Retirement Account Number

Existing customer, purchase of guaranteed annuity within existing Account*
Retirement Account Number

*If additional guaranteed annuity is being purchased, a new Retirement Health Form should be completed if 6 months has elapsed since the date of any previously submitted form **OR** if the customer's state of health has changed within the six month period.

Section 1. Personal details

Client details

| | |
|--|---|
| Title | Name |
| Surname | |
| Date of birth / / | Sex Male <input type="checkbox"/> Female <input type="checkbox"/> |
| Postcode | Last occupation |
| Status | |
| Single <input type="checkbox"/> Married/Civil partnership <input type="checkbox"/> | |
| Separated <input type="checkbox"/> Divorced <input type="checkbox"/> | |
| Co-habitee <input type="checkbox"/> Widowed <input type="checkbox"/> | |

Dependant details (if applicable)

| | |
|--|---|
| Title | Name |
| Surname | |
| Date of birth / / | Sex Male <input type="checkbox"/> Female <input type="checkbox"/> |
| Postcode | Last occupation |
| Status | |
| Single <input type="checkbox"/> Married/Civil partnership <input type="checkbox"/> | |
| Separated <input type="checkbox"/> Divorced <input type="checkbox"/> | |
| Co-habitee <input type="checkbox"/> Widowed <input type="checkbox"/> | |

Section 2. Transferring scheme information

| Transferring scheme(s) | Transfer type: Immediate Vesting Pension (IVP), Income Drawdown (IDD) or Defined Benefit (DB) | Plan number | Estimated amount |
|------------------------|---|-------------|------------------|
| Name(s) | IVP <input type="checkbox"/> IDD <input type="checkbox"/> DB/AVC <input type="checkbox"/> | | £_____ |
| | IVP <input type="checkbox"/> IDD <input type="checkbox"/> DB/AVC <input type="checkbox"/> | | £_____ |
| | IVP <input type="checkbox"/> IDD <input type="checkbox"/> DB/AVC <input type="checkbox"/> | | £_____ |
| | IVP <input type="checkbox"/> IDD <input type="checkbox"/> DB/AVC <input type="checkbox"/> | | £_____ |
| | IVP <input type="checkbox"/> IDD <input type="checkbox"/> DB/AVC <input type="checkbox"/> | | £_____ |
| | IVP <input type="checkbox"/> IDD <input type="checkbox"/> DB/AVC <input type="checkbox"/> | | £_____ |

If the transferring scheme is an income Drawdown plan then no tax free cash is available. If you have more than six funds to be transferred please provide details on a separate piece of paper.

If you don't have any IVP funds please go straight to section 4.

Section 3. Amount of IVP funds to be crystallised

All of IVP funds

OR

Some of IVP funds. For IVP only transfers, a minimum of £2,000 gross must be crystallised, with £1,000 remaining in Pension Drawdown after tax free cash and adviser fees.

OR

None of IVP funds. At outset, for mixed IVP and IDD transfers, all of the IVP funds can remain uncrystallised in Pensions Savings if required. Additional IVP transfer received after the inception of the Account can also remain wholly uncrystallised in Pensions Savings.

Section 4. Lump sums

Tax free lump sum required 25% or £ _____

Additional taxable lump sum required £ _____

Section 5. Adviser fees

Initial/ad-hoc adviser fees £ _____ % of fund

Ongoing adviser fees % of fund

Section 6. Allocation of crystallised fund after lump sums and fees

Please indicate how you wish the crystallised funds to be allocated below:

- Use all of the fund to purchase a Guaranteed Annuity
- Use some of the fund for Guaranteed Annuity and some for Pension Drawdown
- Use all of the fund for Pension Drawdown - go to section 7

For mixed IVP and IDD transfers or multiple IDD transfers, please note that Retirement Advantage can only produce 1 quote as opposed to the 5 options outlined below.

The minimum purchase price for the first purchase of Guaranteed Annuity is £10,000 after tax free cash and adviser fees and £5,000 for subsequent purchases.

| | Quote 1 | Quote 2 | Quote 3 | Quote 4 | Quote 5 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Choose the amount of the fund to be used to purchase a Guaranteed Annuity. Any residual fund will then be allocated to Pension Drawdown | £ _____ | £ _____ | £ _____ | £ _____ | £ _____ |
| OR choose the annual amount of Guaranteed Annuity income you want. This will determine the Guaranteed Annuity purchase price with any remaining funds allocated to income drawdown* | £ _____ per annum | £ _____ per annum | £ _____ per annum | £ _____ per annum | £ _____ per annum |
| Escalation 0%-10% (whole numbers) or RPI** | | | | | |
| Money Back Guarantee 0%-100%*** | | | | | |
| Dependant's Income 0%, 50%, 66%, 75%, 100% | | | | | |
| Income Guarantee 0-30 years | | | | | |

Income payment frequency (applies to any Guaranteed Annuity and/or Pension Drawdown income)

Monthly Quarterly Yearly

*If the fund is not enough to meet your Guaranteed Annuity income requirement, we will send you a quote for the reduced income amount.

**Each year the Guaranteed Annuity will change in line with the increase in the Retail Prices Index since commencement, with a guarantee that the income will not reduce if the index falls.

*** Money Back Guarantee is not available in conjunction with an Income Guarantee.

Section 7. Income Options (if applicable)

The Retirement Account gives you flexibility over the amount of overall income you want to be payable to you. You can choose an income to be payable to you that is greater or less than the Guaranteed Annuity income you have purchased. If you choose less, then some or all of your Guaranteed Annuity income will be reinvested in Pension Drawdown instead of being paid to you.

Please outline your choice below:

The Income payable matches the Guaranteed Annuity purchased.

Whatever Guaranteed Annuity income you buy (based on purchase price or target income above) will be payable. There will be no reinvestment in Pension Drawdown and you don't require any additional income from Pension Drawdown.

No income payable.

This means you require no income at all. If you are purchasing a Guaranteed Annuity then it means the income will be wholly reinvested in Pension Drawdown as opposed to being paid.

Your require a specified amount of income of £_____ per annum.

If you don't buy any Guaranteed Annuity income, this income will be paid from your Pension Drawdown funds.

If the specified amount is greater than any Guaranteed Annuity income you purchase, the additional income will be paid from Pension Drawdown.

If the specified income is less than any Guaranteed Annuity income you purchase, the excess income will be reinvested in Pension Drawdown as opposed to being paid to you.

Section 8. Investment Fund Choices (if applicable)

Please indicated your choices for your investment funds if you have selected Pension Drawdown or Pension Savings. The fund choice made for Pension Drawdown will automatically apply to both the Pension Drawdown and Pension Savings funds you have. However, if you wish to choose different investment funds for any Pensions Savings, please indicate your instruction in the column below:

| | | Pension Drawdown | Pension Savings |
|--|--|------------------|-----------------|
| Pension Drawdown fund selection | Henderson Cautious Managed | | |
| | Threadneedle Dynamic Real Return | | |
| | Invesco Perpetual Distribution | | |
| | AXA Framlington Managed Balanced | | |
| | Jupiter Merlin Balanced Portfolio | | |
| | AXA Distribution | | |
| | Threadneedle Managed Equity | | |
| | Jupiter Merlin Growth Portfolio | | |
| | Henderson Global Equity Income | | |
| | Investec Multi-Asset Protector | | |
| | Insight Liquidity | | |
| | Retirement Advantage Cautious Index Portfolio | | |
| | Retirement Advantage Balanced Index Portfolio | | |
| | Retirement Advantage Adventurous Index Portfolio | | |
| Retirement Advantage Protected Index Portfolio | | | |
| At least one fund must be chosen Total allocated must be 100% | | 100% | |

If any Guaranteed Annuity income is to be reinvested in Pension Drawdown, please tick the appropriate box below:

Reinvest as per your fund choice above **OR** Reinvest in the Cash Account

Section 9. Lifetime allowance

The Lifetime Allowance (LTA) is an overall limit on all pension savings built up over time with all providers. If the value of total pension savings with all providers and the benefits taken exceed the LTA your client could be liable for a Lifetime Allowance tax charge on the savings that exceed the LTA, unless they have applied for some form of pension protection.

For the purpose of this quote we will assume that your clients overall benefits are within the Lifetime Allowance. However if you think that your clients overall benefits could be close to or more than the current £1,000,000 level of the Lifetime Allowance then please complete the lifetime allowance declaration form on our website:

www.retirementadvantage.com/adviser/retirement-account/form

Section 10. Other information

Please provide any additional information in the box below:

Please see below for details of the Retirement Advantage privacy notice which must be provided to your customer.

Section 11. Data protection notice

We take collection and management of your personal data very seriously.

This notice explains how the information held by Retirement Advantage (referred to as “**Retirement Advantage**”, “**we**” or “**us**” throughout this notice) will be treated.

How your information will be used

The information collected shall be processed in accordance with the Data Protection Act 1998 (“the **Act**”) and any successor legislation. All reference to “**Personal Data**”, “**Sensitive Personal Data**”, “**Data Subject**” and “**Processing**” shall have the meaning as set out in the **Act**.

Reference to “your information” and “your personal data” shall mean **Personal Data** and or / **Sensitive Personal Data** (such as medical data), that is disclosed to us, for which an identifiable individual (**Data Subject**) is the focus.

The information provided to us may be used:

- To provide any requested product or service and to deal with any enquiries and requests we may receive;
- To underwrite and administer a Retirement Advantage product;
- For research and statistical analysis; and
- For the purposes of complying with applicable legal and regulatory obligations.

If personal information is submitted about another person, then by authorising your financial adviser to submit this form to us, you confirm that they have consented to providing their information to Retirement Advantage and for the information to be used and shared as set out in this notice.

Sharing Personal Data

Where necessary and only for the purposes mentioned above, information (including your medical data) may be shared with:

- Other companies within the group of Retirement Advantage companies and any future owners of our business and/or affiliates;
- Service providers of Retirement Advantage, such as reinsurers, third party administrators, professional advisors, tracing agencies and/or research companies;
- Doctors or any relevant medical professional;
- With credit agencies (for the purpose of identification verification);
- Agencies and third parties for the purposes of preventing, detecting or investigating financial crime; and/or
- Regulators or such authority if required to do so by law or by any court order or if Retirement Advantage has consent to do so.

The information provided in this form will be held securely and will not be held for longer than is necessary.

There may be a scenario where the information could be processed outside of the European Economic Area (EEA). In this situation we confirm that only the minimum amount of data will be processed, and appropriate security measures in accordance with the Act will be applied.

Further Information

The **Act** provides individuals (**Data Subjects**) with various rights including the right to be told what **Personal Data** is held by **Retirement Advantage** and the right to request that any inaccuracies in respect of their **Personal Data** are corrected.

Should there be any queries regarding **Personal Data** or individuals rights under the **Act**, please contact **Retirement Advantage's Data Protection Officer** in writing at:

Retirement Advantage
110 Cannon Street
London
EC4N 6EU

How to submit this form

Email: ifaservice@retirementadvantage.com.

Post: Retirement Advantage, PO Box 4993, Worthing, BN99 4AE.

Please call 0800 032 7689 if you need any support.



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