



# Pension Benefit Request

**SeaBridge SSAS Limited (13507468) • [seabridgessas.co.uk](http://seabridgessas.co.uk) • 0116 218 8003**  
**Eliot Park Innovation Centre, 4 Barling Way, Nuneaton, CV10 7RH**

## Section 1: Scheme Name:

## Section 2: Member Trustee details

Member name: (Full name as shown on ID)	Mr/Mrs/Ms/Miss (delete as appropriate)
Date of birth:	
Permanent address:	
Telephone numbers: Home Mobile Email address:	
National Insurance number:	

## Section 2: Financial Advice

- I can confirm that FCA regulated financial advice has been provided
- I can confirm that a FCA regulated Financial Adviser has not been involved in connection with drawing pension benefits

Please tell us below who your FCA regulated Financial Adviser is who will provide advice to the member trustees:

Company Name:	
Company Address:	
Telephone number: Email address:	
Person in firm appointed:	
FCA Registered No	

## Section 3: MoneyHelper Guidance



The decision to take benefits is one that needs to be considered very carefully and we strongly suggest that prior to making the decision that you seek advice from a Regulated Financial Adviser.

If you decide that you do not wish to seek advice from a Regulated Financial Adviser we are able to book an appointment for you for guidance with Pension Wise.

Please find below the contact details for the Pension Wise service that you are able to contact them directly to make an appointment for guidance. Alternatively, please let SeaBridge SSAS know if you wish for us to make the appointment for you.

<https://www.moneyhelper.org.uk/nudge-public>

**Tel: 0800 100 166**

Guidance from Pension Wise is available to allow you to discuss the options available to you when drawing your pension. There may be other financial implications to taking your benefits at this time, receiving guidance will ensure that you are making an informed choice. Please see the MoneyHelper leaflet 'Your pension: your choices that details the Pension Wise service and the options available at retirement.

Due to the legislation that is now in place we are unable to progress your request to take pension benefits (draw on your pension) until we receive confirmation of one of the following options :

<b>Option 1</b>	<input type="checkbox"/>	<b>I will book a free appointment with MoneyHelper</b> Date of MoneyHelper appointment.....
<b>Option 2</b>	<input type="checkbox"/>	<b>I would like SeaBridge SSAS to book a MoneyHelper appointment on my behalf</b> Please confirm some suitable dates.....
<b>Option 3</b>	<input type="checkbox"/>	<b>I wish to opt out because I have received advice from a FCA regulated financial adviser</b>
<b>Option 4</b>	<input type="checkbox"/>	<b>I wish to opt out as I have already received guidance from MoneyHelper</b> Please provide your booking reference number ..... Please confirm date of MoneyHelper appointment .....
<b>Option 5</b>	<input type="checkbox"/>	<b>I wish to opt out without receiving guidance from MoneyHelper or advice from a FCA regulated Financial Adviser</b>

You may also be aware that there is increasing activity by people/organisations who wish to obtain your money under the guise of investing it. Included in the MoneyHelper leaflet are some of the warning signs to look for when making investments. This leaflet does not cover all eventualities but may help you identify potential investments that could be of concern.

We strongly suggest if you are considering making investments within your pension fund or with the proceeds that you intend to draw that you take advice from a FCA regulated Financial Adviser.

## Section 4: Benefit Options

If you are currently taking capped drawdown, any newly crystallised funds will be automatically added to any existing capped drawdown fund that you hold within your SSAS.

If you would like to add your new crystallised funds to flexi access drawdown, please tick the box below asking us to convert your existing capped drawdown fund into a flexi access drawdown fund:

- I can confirm that I would like SeaBridge SSAS to convert my capped drawdown fund to flexi access drawdown fund. Once you have selected this option you cannot change your mind

### Pension commencement Lump sum (Tax Free Cash)

You will normally be entitled to 25% of the amount you crystallise as tax-free pension commencement lump sum

Please confirm the amount you wish to receive.

- Maximum Tax Free Cash       Specific amount £.....

### Income – Flexi Access Drawdown

Gross income required (before tax)    £.....

- Single one off payment       Annually       Monthly

### Income – Capped Drawdown (existing capped drawdown only set up before 5<sup>th</sup> April 2015)

Maximum allowed by HMRC      or    Gross income required (before tax)    £.....

- Single one off payment       Annually       Monthly

### Uncrystallised Funds Pension Lump Sum (UFPLS)

UFPLS is a one off payment, 25% of which is tax free and 75% will be taxed at your marginal rate. If you have enhanced or primary protection then you may not be eligible for this option.

- Take all of fund       Specific amount (gross) £.....

- Single one off payment       Annually

**\* Where you are receiving your first payment of income you may incur emergency tax that will need to be reclaimed from HMRC at a later date. Please refer to the HMRC Starter Checklist**

## Section 5: Payment details

Please provide details of the bank account to which payment should be made:

Bank name	
Bank address:	

Account name:	
Account no:	
Sort Code	

**Please provide evidence of the bank details provided. A recent bank statement paying in slip or cancelled cheque will be required.** A Pension Commencement Lump Sum payment must be paid direct to the member making the withdrawal. We are required to ensure we have documentary evidence on file prior to payment.

## Section 6: Transitional Protection

Have you registered for protection? Yes  No

Do you have a protected pension age? Yes  No

If you have registered with HM Revenue and Customs for any form of protection or if you have a protected pension age, please provide details, and supply a copy of your protection certificate. We will require a copy of your certificate to ensure that any protections are taken into account at the point you wish to draw benefits.

*Types of protection – enhanced, primary or any fixed or individual protection*

## Section 7: Lifetime Allowance

Percentage Of Lifetime allowance used if applicable ?	Money Purchase Annual Allowance (MPAA)Applicable ?	Date MPAA triggered if applicable ?	Date of Previous Drawdown if applicable ?	Capped or Flexi Access Drawdown
%	YES / NO			Capped <input type="checkbox"/> Flexi Access Drawdown <input type="checkbox"/>

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## Section 8: Member Declaration

- I request and consent to the payment of the benefits set out in this Pension Benefit Request form.
- I agree to provide SeaBridge SSAS Limited with any information required to administer the scheme and to keep them informed of any changes to include, but not limited to, any changes in name, address, residency, or occupation.
- I declare that the information provided in this application form, together with any other supplementary documents completed in connection with it, are true and complete to the best of my knowledge.
- I understand it is a serious offence to make false statements and that penalties are severe and could lead to prosecution.
- I understand that SeaBridge SSAS have not provided me with any form of advice in relation to this pension benefit request and nor was any advice requested.
- I confirm that I have been provided with the MoneyHelper guidance 'Your pension: your choices and that I have read and understood the retirement options available
- I authorise SeaBridge SSAS to provide details in Section 3 where applicable to MoneyHelper.

**Print Name:**

**Signature**

**Date**

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Please return the completed documents to:

SeaBridge SSAS Limited  
Eliot Park Innovation Centre  
4 Barling Way, Nuneaton, CV10 7RH