

CONFIDENTIAL
BBT ASSET MANAGEMENT QUESTIONNAIRE FOR
ANNUITIES

Client Name	
Client Address	
D.O.B	
Adviser Name	

RETIREMENT OBJECTIVES

	Client	
Do you require a tax-free cash sum from your pension?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If YES, how much do you require?	£ or %	
If you do not require your full entitlement to tax-free cash will you need access to it in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If NO, are you prepared to use this entitlement to maximise the tax efficiency of income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Client 1	
Do you require your income to increase each year in retirement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you require the maximum possible income throughout retirement from the residual fund assuming TFC taken?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you require the opportunity to vary your income according to your needs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you foresee changes which may cause a greater or lesser income requirement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

RETIREMENT INCOME

To help establish how to provide for your income requirements please choose the statement which most accurately reflects your needs..

Client

This pension fund will be an important source of income immediately. I need to be sure that the income it provides is adequate and secure.

The pension fund is important to me but it is not the only source of income that I have. I am prepared to accept some risk in the pension benefits if it means that I may end up better off.

I have adequate income from other sources but wish to secure a guaranteed level of income after taking tax free cash.

You can choose to have some control over the level of pension income that you receive. Please choose the statement which best suits your immediate circumstances.

Client

I need to fix now the level of income that I'll get throughout retirement so that I know exactly where I stand.

I'd rather start with a lower income so that I can draw more later.

I need a certain level of income each year but, beyond that, I can be flexible.

UPON YOUR DEATH

3.1 It is important that when you make decisions regarding your annuity that you take account of health and family history. Which of the following best describes your circumstances?

Client

My state of health is good and should not have a bearing on determining my retirement options

I have some health problems, however, I **DO NOT** want these taking into account when assessing my retirement options.

I have some health problems, however, I **DO** want these taking into account when assessing my retirement options.

What should happen to any remaining pension fund when you have died? Which of the following statements best reflects your attitude to this option?

		Client			
3.2	Do you have a spouse/partner?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.3	Do you have any dependants you wish to provide for within your retirement planning?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.4	Upon your death do you wish to make provision for your spouse?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
3.5	Would you want this provision to be fixed at outset or have the ability to vary it as circumstances change?	Fixed	<input type="checkbox"/>	Var.	<input type="checkbox"/>
3.6	Would you like the opportunity to leave part of your pension fund to your estate on death?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

UPON YOUR DEATH (cont.)

3.7 You will need to consider the impact of any decisions that you make on your spouse/partner. Which of the following best describes your circumstances?

	Client
My spouse/partner has an adequate income and this should not be a significant factor in my decision.	<input type="checkbox"/>
I would rather maximise our income now for our joint benefit. If I predecease my spouse/partner the income shortfall will be met from other sources (e.g. move to a smaller house)	<input type="checkbox"/>
I have no spouse/partner and expect to remain single.	<input type="checkbox"/>

ANNUITY PURCHASE

This section must be completed in all circumstances, even if you are not interested in purchasing an annuity immediately. Regardless of the products you may be interested in we will provide you with a comparative annuity quotation in order to ensure that you are fully aware of the guaranteed income you could receive from a standard annuity.

The middle column below shows our “Standard Quote”. Simply chose your own set of benefits, relevant to your circumstances, in the column alongside.

Which type of annuity do you prefer? Standard With Profit Unit Linked

	YOUR BENEFIT OPTIONS	STANDARD QUOTE	YOUR CHOICE
1 Guarantee Period (Pension continues for the balance of the guarantee period if you die within that period)	<input type="checkbox"/> None <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years	<input type="checkbox"/> None <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years	<input type="checkbox"/> None <input type="checkbox"/> 5 years <input type="checkbox"/> 10 years
2 Guarantee paid on death as (Pension instalments continue until the end of the guarantee period or are paid out immediately as a lump sum*)	<input type="checkbox"/> Income <input type="checkbox"/> Lump Sum	<input type="checkbox"/> Income <input type="checkbox"/> Lump Sum	<input type="checkbox"/> Income <input type="checkbox"/> Lump Sum
3 Payment frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Annually	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Annually
4 Pension payments made (in advance is immediate. In arrears is deferred by the length of time you have elected for the frequency above)	<input type="checkbox"/> In advance <input type="checkbox"/> In arrears	<input type="checkbox"/> In advance <input type="checkbox"/> In arrears	<input type="checkbox"/> In advance <input type="checkbox"/> In arrears
5 Last payment on death paid (Proportioned from the last payment to the date of death)	<input type="checkbox"/> With Proportion <input type="checkbox"/> Without Proportion	<input type="checkbox"/> With Proportion <input type="checkbox"/> Without Proportion	<input type="checkbox"/> With Proportion <input type="checkbox"/> Without Proportion
6 Escalation rate (The amount your pension increases each year)	<input type="checkbox"/> 0% <input type="checkbox"/> 3% <input type="checkbox"/> 5% <input type="checkbox"/> RPI	<input type="checkbox"/> 0% <input type="checkbox"/> 3% <input type="checkbox"/> 5% <input type="checkbox"/> RPI	<input type="checkbox"/> 0% <input type="checkbox"/> 3% <input type="checkbox"/> 5% <input type="checkbox"/> RPI
7 Level of spouse’s pension required (A pension can be selected to be payable to your spouse upon your death. It is expressed as a proportion of your pension)	<input type="checkbox"/> None <input type="checkbox"/> 50% <input type="checkbox"/> 100%	<input type="checkbox"/> None <input type="checkbox"/> 50% <input type="checkbox"/> 100%	<input type="checkbox"/> None <input type="checkbox"/> 50% <input type="checkbox"/> 100%
8 Spouse’s pension paid either:	<input type="checkbox"/> N/A <input type="checkbox"/> With Overlap <input type="checkbox"/> Without Overlap	<input type="checkbox"/> N/A <input type="checkbox"/> With Overlap <input type="checkbox"/> Without Overlap	<input type="checkbox"/> N/A <input type="checkbox"/> With Overlap <input type="checkbox"/> Without Overlap

DECLARATION

Important – before signing the Declaration please read the information on this document to satisfy yourself of its correctness.

I confirm that the information I have provided is correct to the best of my knowledge. I have provided this information on the understanding that it will be used in confidence and that it does not place me under any obligation to buy, or take up any recommendations made.

Data Protection – Information held about you.

In order to advise you properly, we must obtain certain information from you about your financial, medical and personal circumstances, to assess your suitability for particular products and services.

By agreeing to these Terms and Conditions:

- 1** You agree that the information we hold about you can be held on computer and/or paper files.
- 2** You agree that any information which you give us, including sensitive personal data such as health and medical records, may be disclosed to third parties, e.g. credit reference agencies and medical practitioners where relevant, for the purpose of obtaining a quotation or processing your application and for the ongoing administration of your investment product or policy but for no other purpose.
- 3** You agree that we may use the information that we hold about you to contact you from time to time by post, fax, e-mail or telephone to bring to your attention additional products or services which may be of benefit to you.
- 4** We agree that any consent given by you under paragraph 3 above may be withdrawn by you at any time by writing to us at: **Crawford House, 96A Barnsley Road, Sandal, Wakefield, West Yorkshire WF1 5NP**

Please sign below:

Client		Date	
IFA		Date	

NOTES AND FURTHER INFORMATION:

BBT Asset Management is a trading style of Bebbington Brumby Townend Group Limited, which is an Appointed Representative of TenetConnect Ltd, which is authorised and regulated by the Financial Services Authority.