

# OPTION SIPP AND FULL SIPP

## RETIREMENT OPTIONS FORM (DRAWDOWN)

Please complete this form in BLOCK CAPITALS and black ink and return it to: Embark Pensions, Dunscar House, Deakins Business Park, Egerton, Bolton BL7 9RP. If you need assistance in completing this form, please call our Customer Services team on 01204 803500.

If you wish to take benefits from your SIPP, please complete this form in full.

Please note, there are charges for taking benefits from your SIPP. These charges can be found on our website [www.embarkpensions.co.uk](http://www.embarkpensions.co.uk).

### Financial advice

The decision to access your pension savings is an important one and we strongly recommend that you take regulated advice to understand your options at retirement.

If you decide to take your benefits without consulting with an adviser, we will require you to complete an online tool and provide your responses in Sections 3 and 5 of this form. We will not be able to pay out any benefits without these sections completed.

You will also need to see what investments you currently hold in your SIPP so that you can make decisions about what assets to sell to fund your benefits and also your investment strategy when in drawdown. You can view your investments by logging onto our Client portal at [embarkpensions.co.uk/client-portal/](http://embarkpensions.co.uk/client-portal/). If you don't have log in details please contact our Customer Services team on 01204 803500.

### Disinvestment instructions

It is up to you or your adviser to give Embark Pensions disinvestment instructions to cover any funding on your retirement benefits and to ensure that you hold sufficient cash each month within your SIPP bank account to cover any benefit payments. This includes immediate payment and the scheduling of all future disinvestment instructions that will be needed to fund your future retirement benefits. Embark Pensions will not be responsible for any missing benefit payment as a result of insufficient cash in your SIPP bank account.

### Pension Wise

You are also entitled to free, impartial advice on your options from the Government Service Pension Wise. Pension Wise provides assistance and details of the options available to you in respect of accessing your pension savings. You can access this online at [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk), over the telephone on 0800 138 3944, or face to face through the Citizens Advice Bureau.

Pension Wise do not offer regulated advice. For regulated advice, please speak to a financial adviser.

### Beware of pension scams

Falling foul of a scam could mean you lose some or all of your money. See [www.pension-scams.com](http://www.pension-scams.com) or [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart) or visit our website for more information.

## 1 FINANCIAL ADVICE

Please complete this section letting us know what advice or guidance you have taken on your chosen retirement option.

For your chosen retirement option, have you taken regulated financial advice?  Yes  No

If you have selected **yes** above, please ask your financial adviser to complete section 11.

Please note, if you have selected **no** above, we strongly recommend that you take regulated financial advice. Please be aware that if you choose to proceed without regulated financial advice, before you can receive any income from your pension, you will be required to complete our Retirement Risk Warning Questionnaire which will highlight the main risk factors associated with your retirement option and an online tool which will provide important information and support regarding the retirement and investment options available to you. Please refer to Sections 3, 4 and 5.

For your chosen retirement option, have you taken pension guidance from Pension Wise?  Yes  No

If you have selected **no** above, we strongly recommend that you use the pensions guidance provided by Pension Wise.

## 2 MEMBER DETAILS

Ref: \_\_\_\_\_ Title: \_\_\_\_\_

Forename(s): \_\_\_\_\_

Surname: \_\_\_\_\_

Date of Birth:  |  |  |  |  |  |  |  National Insurance Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

## 3 RETIREMENT OPTIONS

### Unadvised clients only

If you decide to take benefits without consulting with an adviser, we require you to complete an online tool which will provide important information and support regarding the retirement and investment options available to you. You can access this website by typing the following URL into your web browser:

[www.embarkmyretirement.co.uk/embarkpensions](http://www.embarkmyretirement.co.uk/embarkpensions)

The information within the online tool is relevant for both sections 3 and 5 and is mandatory for clients that have not taken advice on taking their benefits.

Please confirm that you have completed the online tool:

If you are currently taking Capped Drawdown, where possible, any new crystallised funds will be automatically added to any existing Capped Drawdown fund that you hold within your SIPP.

### Flexi-Access Drawdown details

If you take taxable income via Flexi-Access Drawdown, you will trigger the Money Purchase Annual Allowance, if you have not already done so. Your Annual Allowance for money purchase schemes will be limited to £4,000 from the date of your first Flexi-Access Drawdown income payment.

Please tick A, B, C or D below to indicate how you wish to take benefits from your drawdown fund.

- A Full crystallisation** (with payment of the full entitlement of Pension Commencement Lump Sum) – *Please go to section A*
- B Partial crystallisation** – *Please go to section B*
- C Phased Flexi-Access drawdown** – *Please go to section C*
- D Taxable income only – from existing crystallised funds** – *Please go to section D*

Please note, when you first begin to take income, your payments will be subject to an emergency tax code. This may result in you initially paying too much, or too little tax to HMRC. We can only accept tax code notifications from HMRC directly, or from a valid P45.



### If opting for full crystallisation

I wish to crystallise all the uncrystallised benefits of the above plan(s) and take my full entitlement to a Pension Commencement Lump Sum, and the following taxable income:

Gross taxable income required:  Whole fund  Nil  Other\*

\* If **other** above, please specify amount: £ \_\_\_\_\_ each year

Frequency of income payments:  One-off  Monthly  Quarterly  Half-yearly  Yearly

**3 RETIREMENT OPTIONS (CONTINUED)**

# B

## If opting for partial crystallisation

Please select one of the options below:

Value of fund to be crystallised: £ \_\_\_\_\_

Value of Pension Commencement Lump Sum to be taken: £ \_\_\_\_\_

I wish to take the following taxable income:

Gross taxable income required:  Whole crystallised fund  Nil  Other\*

\* If other above, please specify amount: £ \_\_\_\_\_ each year

Frequency of income payments:  One-off  Monthly  Quarterly  Half-yearly  Yearly

# C

## Phased flexi access drawdown

Phased flexi access drawdown is an option where you can take monthly income that has an element of Pension Commencement Lump Sum and an element of flexi access drawdown. We will crystallise funds for the year and pay out the Pension Commencement Lump Sum in 12 monthly instalments. You can also take monthly flexi access drawdown income alongside the Pension Commencement Lump Sum. Phased Tax Free Cash payments will be made in line with the payroll run on the 28th of the month unless stated otherwise.

Monthly target amount: £ \_\_\_\_\_

How much of this target amount will be made up of:

PCLS: £ \_\_\_\_\_

Drawdown (taxable income): £ \_\_\_\_\_

Please note, Embark Pensions will have to crystallise enough pension to reach the PCLS target. You will be contacted before the end of your pension year either directly or through your financial adviser (if applicable) regarding the continuation of your phased Flexi-Access Drawdown.

**3 RETIREMENT OPTIONS (CONTINUED)**



**Taxable income**

How would you like income to be taken?

Capped Drawdown\*  Flexi-Access Drawdown

\* Capped Drawdown is only available if you have an existing Capped Drawdown arrangement that was set up before 5th April 2015)

On the first withdrawal of any taxable income from the plan, you will become subject to the Money Purchase Annual Allowance (MPAA). Your Annual Allowance for contributions into money purchase schemes will be limited to £4,000 per tax year from the date of your first income payment.

Gross taxable income required:  Whole fund  Nil  Other\*\*

\*\* If other above, please specify amount: £ \_\_\_\_\_ each year

Frequency of income payments:  One-off  Monthly  Quarterly  Half-yearly  Yearly

**4 FUNDING BENEFITS**

Please indicate below how the payment of benefits is to be funded. Additional forms may be required to carry out these disinvestments depending on the asset.

**5 INVESTMENT CHOICES (INCLUDING PATHWAY INVESTMENTS)**

You must be satisfied that the investment choices you have made for the funds that remain in your plan will meet your needs. Please confirm your investment choices by selecting one of the following:

- 1. I am happy with my current investment choices.
- 2. I wish to change my investments.
- 3. I wish to invest the funds **I am crystallising** into the following Pathway Investment:
  - The Embark Save It Investment Pathway (£ or % of crystallised pot)
  - The Embark Annuity Investment Pathway (£ or % of crystallised pot)
  - The Embark Drawdown Investment Pathway (£ or % of crystallised pot)
  - The Embark Withdraw It Investment Pathway (£ or % of crystallised pot)

(Note further details regarding the above 4 Investment Pathways are available via the online tool at [www.embarkmyretirement.co.uk/EmbarkPensions](http://www.embarkmyretirement.co.uk/EmbarkPensions))

**5 INVESTMENT CHOICES (INCLUDING PATHWAY INVESTMENTS) (CONTINUED)**

If you have selected option 2, we need to know all of the changes you would like to make to your investments. Please therefore provide details of the investments to be bought and sold in the box below.

If you have selected option 3 to invest into a Pathway Investment, we will firstly establish an account for you on the Embark Platform and then place your chosen investment(s) once there is sufficient cash in your plan. Please indicate in the box below which investments (if any) you intend to sell so that we can make the investment. Please note the charges for the Embark Platform account are disclosed at the end of this form.

Please note these are additional changes to the ones detailed in section 4 above.

**The above is not an instruction to us to change your investments.** In order to make the above changes you will need to instruct us or your investment manager in the usual way; additional forms may be required.

Please confirm that when making your investment decision above you have specifically considered the amount of cash or 'cash-like' investments that will be in your plan once you are in drawdown, and that you are satisfied that this is appropriate for your retirement needs.

Please note if your investment choices result in more than 50% of your plan being in cash or 'cash-like' assets, we will supply you with a warning regarding the impact inflation could have on significant cash holdings.

**6 CONVERTING FROM CAPPED TO FLEXI-ACCESS DRAWDOWN**

I can confirm that I would like Embark Pensions to convert my Capped Drawdown fund to Flexi-Access Drawdown upon receipt of this form.

Please note, if you convert your Capped Drawdown fund to Flexi-Access Drawdown and you then withdraw any taxable income from the plan, you will become subject to the Money Purchase Annual Allowance (MPAA). Your Annual Allowance for contributions into money purchase schemes will be limited to £4,000 per tax year from the date of your first income payment.

**7 PAYMENT OPTIONS**

If you are taking a Pension Commencement Lump Sum, please confirm your preferred BCE date:

Please note, this must be within 3 months of us receiving this Retirement Options Form. If no date is included above, or the date has already passed, we will assume the BCE date is the date the form is received.

Please confirm your preferred method of payment:  BACS  CHAPS  Faster Payment

Start date for taking taxable benefits:  Immediate  Other:

Please note, this must be within 3 months of us receiving this Retirement Options Form. If no date is included above, we will assume the taxable benefits are to commence at the next available date. Please see FAQs for further information.

Once we have everything we need to pay out your benefits, including this form, we will designate funds for drawdown, unless you have chosen an alternative date above. If you are sending this form as part of a brand new SIPP application, we will designate funds on the earliest possible date after any transfers and/or contributions have been received.

We will have to get a full valuation of your SIPP before we can proceed with your drawdown request. If your SIPP contains investments that are difficult to value – for instance commercial property and illiquid assets – there may be a delay in receiving any income.

**8 BANK DETAILS**

The following information must be completed in order to receive any withdrawal from your SIPP, whether that be tax free cash or income.

If you have a valid P45, please send with this form. For any crystallised benefits which are being transferred in we may receive a P45 from the transferring pension company in the current tax year. In the absence of this your payment will be taxed at an emergency tax code.

**Bank Account Details:**

Bank Name: _____	Account Name: _____
Account Number: <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	Sort Code: <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>

Account details provided above must be a valid UK bank account held jointly or solely in the SIPP holder's name. Failure to provide valid account details will result in us requesting further documents to validate the account.

Please note, we are unable to pay any tax free cash or income to non-UK bank accounts.

**9 LIFETIME ALLOWANCE**

This section must be completed. It will enable Embark Pensions to establish whether you have any liability to a Lifetime Allowance tax charge.

Are you a member of any Registered Pension Schemes other than your SIPP?  Yes  No

**Pre 6th April 2006 Protection:**

Do you have Enhanced Protection?  Yes  No

Do you have Primary Protection?  Yes  No

**Fixed Protection:**

Do you have Fixed Protection 2012?  Yes  No

Do you have Fixed Protection 2014?  Yes  No

Do you have Fixed Protection 2016?  Yes  No

**Individual Protection:**

Do you have Individual Protection 2014?  Yes  No

Do you have Individual Protection 2016?  Yes  No

For protection from 2016 onwards, please provide your permanent protection notification number and your scheme administrator reference in the boxes below. You can find these reference numbers in your personal tax account.

Protection Notification Number: \_\_\_\_\_ Scheme Administrator Reference: \_\_\_\_\_

For protection before this please send a copy of the protection certificate.

Have you registered for another Lifetime Allowance Enhancement Factor other than for Primary Protection? (Please see note at end of this section.)  Yes  No

If 'Yes', please supply a copy of the HMRC certificate.

Have you transferred benefits from any Registered Pension Schemes (other than this SIPP) to Qualifying Overseas Pensions Schemes (QROPS)?  Yes  No

If 'Yes', what percentage of the Lifetime Allowance did these account for?  Yes  No

**Benefits taken on or after 6th April 2006**

Have you elected to take benefits from any Registered Pensions Schemes (other than this SIPP) on or after 6th April 2006?  Yes  No

If 'Yes', please answer the next two questions.

For the benefits you have taken since 6th April 2006 from Registered Pension Schemes (other than this SIPP), what is the total percentage of the Lifetime Allowance these account for? \_\_\_\_\_ %

**9 LIFETIME ALLOWANCE (CONTINUED)**

**Benefits taken on or after 6th April 2006 (continued)**

If you have either of the following:

**i. Enhanced Protection without lump sum protection**

**ii. Primary Protection**

Please give details of each Benefit Crystallisation Event made on or after 6th April 2006 in Registered Pension Schemes (other than this SIPP)

Date of Benefit Crystallisation Event	Percentage of Lifetime Allowance used	Amount of Pension Commencement Lump Sum/Uncrystallised Funds Pension Lump Sum
	%	£
	%	£
	%	£

**Benefits in payment before 6th April 2006**

As at 5th April 2006, were you taking any pension income from any Registered Pension Scheme (other than this SIPP) such as drawdown pension, scheme pension or lifetime annuity?  Yes  No

If 'Yes' and you have answered 'Yes' to the question relating to benefits taken on or after 6th April 2006 above, please provide a copy of the notice you received confirming the percentage of your Lifetime Allowance used up. If you do not have this notice, please complete the details requested below for each relevant source of income as at the date of your first Benefit Crystallisation Event on or after 6th April 2006.

**OR**

If 'Yes' and your answered 'No' to the question relating to benefits taken on or after 6th April 2006 above, please complete the details requested below for each relevant source of income currently being received.

Capped Drawdown Pension. The total maximum annual gross income you have taken.	£	p.a.
Flexible Drawdown Pension (converted from Capped Drawdown Pension). The total maximum annual gross Capped Drawdown Pension you could have taken before the conversion.	£	p.a.
Flexi-Access Drawdown Pension (converted from either Capped Drawdown or Flexible Drawdown). The total maximum annual gross Capped Drawdown Pension you could have taken before the conversion.	£	p.a.
Scheme Pension and Lifetime Annuities. The total amount of annual gross income being received from these sources.	£	p.a.

We may need to ask for further details in certain circumstances in relation to the above.

If the value of the benefits you wish to crystallise under your SIPP exceeds the remainder of your Lifetime Allowance, please confirm how you would like these benefits to be paid (if you have Enhanced Protection you do not need to answer this question).

A lump sum payment less a 55% tax charge  **OR** A 25% tax charge on the excess fund plus a taxable income

Note: Other Lifetime Allowance Factors include:

- pre-commencement pension credit factor
- the pension credit factor (in relation to a pension sharing order)
- non-residential factor (for periods where you were overseas)
- recognised transfer factor (if you have transferred in funds from an overseas scheme)

Please note that it is a serious offence to make false statements about your Lifetime Allowance and to do so could lead to prosecution.

**10 MEMBER DECLARATION**

I declare that to the best of my knowledge and belief the information contained in this form is true and complete and that based on the information provided, Embark Pensions will reasonably expect to treat this as up to date information on my other pension arrangements.

If I should exceed my Lifetime Allowance Embark Pensions will notify me of this and also provide details of any expected tax charge before proceeding with my request.

I understand that my pension will be taxed at an emergency tax code until HMRC informs Embark Pensions you of my tax code. The level of income tax paid may be greater or less than required and I may be entitled to a tax rebate if too much tax has been deducted. I understand that I am responsible for reclaiming any tax or paying any additional tax to HMRC.

I understand that due to the HMRC requirement that PAYE must now be reported in real time (Real Time Information or RTI) you must pay all pension income and tax on the same day of the month and this will be the 28th. I am aware that funds from my SIPP bank account will be transferred into a PAYE bank account in advance of the 28th of the month in preparation for a BACS payment to reach me by the 28th of the month.

I am aware that I have a right to purchase a lifetime annuity from my accrued funds held within the scheme at any time.

I understand that by accessing my pension flexibly either through taking taxable income under Flexi-Access Drawdown or receiving an uncrystallised funds pension lump sum, I will be subject to a Money Purchase Annual Allowance for pension contributions of £4,000. I understand that it is my responsibility to inform any other schemes I am a member of that I have flexibly accessed my benefits, if applicable.

I understand that if by taking the income I have requested, this results in my SIPP being exhausted, my account will be closed with any accrued interest being added and will be a full and final discharge of Embark Pensions liability in respect of the above plan.

Please tick this box to confirm you are happy for your financial adviser (if applicable) to provide us with any retirement income instructions on your behalf.

Member's Signature: 

Date: 

	D		D		M		M		Y		Y	
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**Your right to cancel Retirement Benefits**

As we are regulated by the Financial Conduct Authority you have a right to cancel your retirement benefits within 30 days from the date that we received your request. You will receive this in writing once we have processed your request. If you did want to exercise this right you can do this by emailing us at [customerservices@embarkpensions.co.uk](mailto:customerservices@embarkpensions.co.uk) or by calling **01204 803500**. Alternatively you can write to us at Embark Pensions, Dunscair House, Deakins Business Park, Egerton, Bolton BL7 9RP.

If you do decide to cancel your retirement benefits any lump sums or drawdown income will need to be returned to your SIPP in full.

**Office use only**

Authorised Signature: 

Date: 

	D		D		M		M		Y		Y	
--	---	--	---	--	---	--	---	--	---	--	---	--

Authorised Signature: 

Date: 

	D		D		M		M		Y		Y	
--	---	--	---	--	---	--	---	--	---	--	---	--



**11 ADVISER DETAILS (TO BE COMPLETED BY YOUR FINANCIAL ADVISER IF APPLICABLE)**

By signing below, I confirm that I have provided advice on this transaction to the customer above and recommend that they proceed. I have provided the customer with the relevant risk warnings attached to this transaction and have also provided them with an illustration showing the available benefits of their remaining fund.

Please note, you do not need to provide an illustration if the entire fund is being withdrawn.

Adviser Name:

Adviser Company:

FCA Registration Number:

Please tick this box to confirm that you will provide the client with the relevant retirement risk warnings when providing any new retirement option instructions, in addition to this form, to Embark Pensions.

Adviser Signature: 

Print Name:

Date:

**12 FREQUENTLY ASKED QUESTIONS**

**What is meant by Real Time Information (RTI)?**

Real Time Information (RTI) is a system of PAYE reporting that started in April 2013.

Under RTI, pension providers have to send information to HMRC each time they pay their members any taxable income which enables them to keep more accurate records and to ensure that over time people pay the correct tax.

As Embark Pensions makes one submission to HMRC each month in respect of any member income this means that all members must be paid on the same day so that the information is reported in real time. This will be the 28th of each month.

**What is an Investment Pathway?**

Investment Pathways are an initiative from the Financial Conduct Authority, which regulates personal pensions. It aims to support customers that elect not to take any advice by ensuring providers such as Embark Pensions offer 4 different investment funds to unadvised clients going into drawdown. These funds have been designed specifically based upon how clients choose to take drawdown benefits in the first five years following retirement i.e.

**Option 1:** I have no plans to touch my money in the next 5 years;

**Option 2:** I plan to use my money to set up a guaranteed income (annuity) within the next 5 years;

**Option 3:** I plan to start taking my money as a long-term income within the next 5 years; and

**Option 4:** I plan to take out all my money within the next 5 years.

**If I invest via an Investment Pathway, what are the charges?**

If you selected an Investment Pathway then we will establish an account for you on the Embark Platform. The charges for this account and the funds are as follows:

Tier	Annual Charge
£0 - £150,000	0.150%
£150,001 - £500,000	0.125%
£500,001 and over	0.100%

Fund	Annual Charge
The Embark Save It Investment Pathway	0.140%
The Embark Annuity Investment Pathway	0.160%
The Embark Drawdown Investment Pathway	0.140%
The Embark Withdraw It Investment Pathway	0.210%

Please note, the total charge for the investment pathway will be the combined platform charge and fund charge.

**In order to pay taxable income on the 28th of the month, when do Embark Pensions need to receive the retirement options form?**

We need to have received your completed form by the 19th of the month in order to add the details to the payroll. Funds then need to be available in your account on the 24th of the month for the monthly payroll on the 28th. Where the 28th falls on a weekend or bank holiday any income will be paid on the last working day before and therefore funds will need to be available by the 22nd.

## 12 FREQUENTLY ASKED QUESTIONS (CONTINUED)

### Tax codes

If you have a valid P45 from your previous employment which applies to the current tax year this will need to be sent to us along with this form, or issued directly from the transferring company to us, in order for the existing tax code to be applied. Please be aware some transferring companies will only issue this directly to you therefore this will need to be forwarded to us.

The tax code can only be applied if we are in receipt of the P45 document as this contains the full details in order for us to apply the tax code correctly. In the absence of this document an emergency tax code will be applied.

### What happens if I don't have a tax code?

If you do not have a tax code we will apply an Emergency Code on a Month 1 basis until HMRC issues a tax code which we will then be able to apply against future payments.

### What happens if I pay too much tax?

This will depend on how much of your fund is withdrawn, please see details below:

#### a) You withdraw your entire pension fund

If you believe too much tax has been deducted from your payment, you will need to contact HMRC directly. HMRC will then require you to complete a Repayment Claim Form P50 and will then refund any overpayment of tax if applicable.

If you do not contact HMRC directly then your tax position will be reviewed by HMRC at the end of the tax year and a tax calculation will be sent to you detailing any under or overpayment of tax if this is applicable to you.

Please be aware any other earnings are taken into account when HMRC calculate your tax.

#### b) You withdraw part of the pension fund

If an emergency tax code is initially used for the deduction of tax from the payment and you believe too much tax has been deducted, HMRC should issue us with a tax code which will be applied to the next payment to ensure the correct tax deductions are made – this will pick up the overpayment of tax if appropriate and result in a refund of tax where required.

If no further payments are taken in the tax year, HMRC will review this at the end of the tax year.

Please be aware any other earnings are taken into account when HMRC calculate your tax.

### What is the minimum I can crystallise?

The minimum amount that can be crystallised is £1,000.

### Will I receive a P60?

Yes, we will send you a P60 every year.

### What is the process for phased flexi-access drawdown?

#### a) If you have a financial adviser

We will contact your financial adviser the month before your phased Flexi-Access Drawdown is due to end. Your financial adviser will then be able to complete our phased Flexi-Access Drawdown continuation form, to confirm whether the phased drawdown amounts should stay the same or whether you require new monthly target amounts. We are then able to act on your financial advisers instruction, subject to your confirmation in Section 10.

#### b) If you don't have a financial adviser

We will contact you the month before your phased Flexi-Access Drawdown is due to end. If you wish to continue with phased Flexi-Access Drawdown, we will require a new retirement options form completing and the relevant risk warnings questionnaire completed.

### What do I do if I suspect I am being targeted by a Pension Scammer?


Please contact us immediately as we may be able to stop a transfer of funds if it has not already been processed.


Then call Action Fraud on **0300 123 2040** and report the scam, or use their online reporting tool which can be found at [www.actionfraud.police.uk/report-a-fraud-including-online-crime](http://www.actionfraud.police.uk/report-a-fraud-including-online-crime).

You might find it useful to refer to The Pension Advisory Service website and use their identifying a pension scam tool which can be found at [www.pensionsadvisoryservice.org.uk/my-pension/online-tools](http://www.pensionsadvisoryservice.org.uk/my-pension/online-tools).

Remember, once you've transferred your pension into a scam, it's often too late. If you suspect anything take action now.



 01204 803500

 Dunscar House, Deakins Business Park,  
Egerton, Bolton BL7 9RP

 [customerservices@embarkpensions.co.uk](mailto:customerservices@embarkpensions.co.uk)

 [embarkpensions.co.uk](http://embarkpensions.co.uk)