

RETIREMENT BENEFITS PLAN RETIREMENT ADVICE FORM

Utmost Wealth Solutions is the brand name used by a number of Utmost companies. This item has been issued by Utmost PanEurope dac.

IMPORTANT INFORMATION

Please ensure that all relevant sections are fully completed. In this form words in the singular shall include the plural and vice versa.

HOW TO COMPLETE THIS FORM

This form should be completed using **blue or black ink** and **BLOCK CAPITALS**. If you make a mistake, cross it out, put in the correct words and sign your initials next to the correction. **Do not use correction fluid.**

WHAT TO DO WHEN YOU HAVE COMPLETED THIS FORM

Our preference is to receive documentation scanned and emailed. Please return the completed form(s) and supporting suitably certified documentation to Info@UTMOST.ie.

If you are unable to send documentation electronically, it can be posted to Utmost PanEurope dac, Bishop's Square, Redmond's Hill, Dublin 2, Ireland.

PRIVACY STATEMENT

Our Privacy Statement explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how long we keep customer information for, how a customer can obtain details of the information we keep and the choices customers have about how we use that information. You can find a copy at www.utmostinternational.com/privacy-statements/ or you can request a copy from our Client Relations Team.


USING THE EDITABLE FIELDS?

To ensure your information is saved correctly, we recommend you save the form to your desktop before you start completing the required fields.

This form is intended to allow the Trustees to indicate the required benefits for the retiring employee, provide details and authorise the payment of benefits.

A POLICY DETAILS

Name of Scheme / Employer	<input type="text"/>
Title (Mr, Mrs, Miss or Other)	<input type="text"/>
Name of Employee	<input type="text"/> <input type="text"/>
Scheme Number	<input type="text"/>
PPS Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Joining Company	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
Date of Leaving Pensionable Service	<input type="text"/> d <input type="text"/> d <input type="text"/> m <input type="text"/> m <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
Salary history (3 year average)	<input type="text"/>

If a Director, we will require a P60. 

Details of concurrent - retained benefits

Policy Type	Company held with	Current Value	Have benefits been taken (if yes, provide details of how benefits were settled)

If more space is required, photocopy this page, complete, sign and attach securely to this form.



B RETIREMENT BENEFIT OPTIONS

The benefits payable will normally fall within one of the following categories. Tick the option which is applicable to you.

- 1 Pension
- 2 Pension plus Widow(er)'s Pension
- 3 Cash Lump Sum plus residual Pension (subject to certain tax thresholds)
- 4 Cash Lump Sum plus Pension plus Widow(er)'s Pension (subject to certain tax thresholds)
- 5 Open Market Value
- 6 Cash Lump Sum plus residual Open Market Value (subject to certain tax thresholds)

C BENEFIT CHOICE

Normal Retirement Date

Actual Retirement Date

Director (with minimum 5% proprietary interest) Yes No

If option **1, 2, 3,** or **4** is chosen in section B, I would like the amount of pension

To remain level To escalate at 3%

I would like the frequency of pension payments

Monthly in Advance Yearly in Advance Monthly in Arrears

The pension should be payable

Guaranteed for five years payable throughout your life for a minimum of 5 years irrespective of survival

Guaranteed for ten years payable throughout your life for a minimum of 10 years irrespective of survival

Proportion of pension payable to spouse in the event of death after commencing benefits

Nil 50% 66.67% 100%

Spouse's date of birth	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
Spouse's PPS number if spouse's pension is chosen	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
If option 5 or 6 is chosen in section B, the open market value is to be paid to the new insurer / agent as follows	<div style="border: 1px solid black; height: 50px;"></div>
Special comments	<div style="border: 1px solid black; height: 50px;"></div>

D PARTICULARS FOR PENSION PAYMENTS

BANK DETAILS

Name of bank/building society	<div style="border: 1px solid black; height: 25px;"></div>
Address	<div style="border: 1px solid black; height: 25px;"></div> <div style="border: 1px solid black; height: 25px;"></div> <div style="border: 1px solid black; height: 25px;"></div>
Postcode	<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=""/>
Account holder name	<div style="border: 1px solid black; height: 25px;"></div> <div style="border: 1px solid black; height: 25px;"></div>
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=""/> (must be 6 digits)
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=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
SIGNATURE of account holder	<div style="border: 1px solid black; height: 50px;"></div>
Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>

Most applicants find it convenient to have their pension remitted direct to a bank account or building society account.

SIGNATURE

E DECLARATION

We authorise and request Utmost PanEurope dac to arrange payment of the benefit(s) specified in Section C and unless these instructions are withdrawn, to act as our agent and remit pension payments as in Section D or to the member's order. We also confirm that the information given on this form is correct to the best of our knowledge and belief.

Signature (on behalf of the Trustees)

SIGNATURE

Print Name
Trustees

Date

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

Member's Signature

SIGNATURE

Print Name
Member

Date

d	d	m	m	y	y	y	y
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NORMAL RETIREMENT

If the employee is not retiring at Normal Retirement Date; they may postpone payment of benefits, which will be appropriately adjusted when they eventually retire.

INCREASING PENSIONS

The employee may exchange a level pension for a smaller pension which increases annually at 3%, 5% compound.

Similarly, a member who is entitled to a pension increasing at 3% or 5% per annum may exchange it for a smaller pension, which increases at a higher rate. Particulars are available on request.

If a pension increases at greater than 3% p.a. compound then the maximum pension that can be paid out at any time is the maximum approvable at Retirement Date increased in line with Consumer Price Index.

DEPENDENT'S PENSION

The employee may exchange part of his/her pension for a pension for his/her named dependant. Particulars will be provided on request.

GOVERNING DOCUMENTS

These notes are issued for general guidance only and do not override the formal documents which govern the plan and set out maximum benefit levels.

A WEALTH *of* DIFFERENCE

www.utmostinternational.com

Utmost PanEurope dac (registered number 311420) is regulated by the Central Bank of Ireland.

Registered Office address: Navan Business Park, Athlumney, Navan, Co. Meath, C15 CCW8, Ireland.

Utmost Wealth Solutions is registered in Ireland as a business name of Utmost PanEurope dac.

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