

Additional Ceding Scheme Information Required File Note Template

Retirement Planning

The following information can be obtained via a file note however, if any of the information below has been obtained in writing then please attach a copy to iBusiness.

Name of contact:	Phone No:
Name of caller:	Date of call: D D M M Y Y Y Y
Name of client:	Time of call:

Information Required for Plan Number and Client Details

Plan Number	
Start Date	D D M M Y Y Y Y
Selected retirement age	
How many Funds are available and how many can you hold at one time?	
If the client isn't currently taking a Flexible Access Drawdown pension, can they do so within this arrangement? Or can they take UFPLS? If UFPLS, does the provider offer Full or Partial?	
Is the Plan subject to Earmarking, or an attachment order? If Yes please confirm the details in writing.	
Is there any additional life cover and what is the cost for this? How is this deducted?	
Is there any Waiver of Contributions/Premium and what is the cost for this? How is this deducted?	

Information Required for Plan Number and Client Details cont...

Policy Details of the current plan including: Allocation rate Bid/Offer spread Adviser Charge Initial Charges on Single Contributions/ Transfers in within the last 3 years. Initial Charges Change to Indexation % on Regular Contributions Plan / Wrapper Charge Policy Fee Early Withdrawal / Exit Charge Fund Discounts / Rebates Loyalty Bonus Reinvestment of Charges							
Would the charging structure be altered if contributions cease? If so, how?							
Is it possible to complete a partial transfer and if so, what is the minimum you can leave behind?							
Is the plan subject to a lifestyling strategy (is this taken into account in the projections)?							
If the client has Protected Tax Free Cash, do you have a facility for the client to take the higher tax free cash from the current plan and then pay out the remaining fund to ourselves as a drawdown transfer?							
Does the Plan Contain any GAR, GMP, RST or Guaranteed Annuity? Please note: If Yes, or there are any other forms of Guaranteed Benefits then information on these must be obtained in writing. A letter template (BA1109) is available for this purpose.							
Confirm the scheme pension input period (PIP) <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Level of Contributions Paid in the last three PIPS</td> <td style="width: 10%; text-align: center;">PIP 1</td> </tr> <tr> <td></td> <td style="text-align: center;">PIP 2</td> </tr> <tr> <td></td> <td style="text-align: center;">PIP 3</td> </tr> </table>		Level of Contributions Paid in the last three PIPS	PIP 1		PIP 2		PIP 3
Level of Contributions Paid in the last three PIPS	PIP 1						
	PIP 2						
	PIP 3						

Fund(s) Allocation and AMC/TERs (after any discounts)

Transfer

Gross Regular	Amount	Date of last Regular Contribution
Total Regular Contribution	£	D D M M Y Y Y Y

Notes

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