

**PRE-BENEFIT
CRYSTALLISATION
EVENT
QUESTIONNAIRE**

**Greyfriars Asset Management LLP,
The Cedars,
11 High Street,
Fleckney,
Leicestershire,
LE8 8AJ.**

Greyfriars Asset Management LLP is authorised and regulated by the Financial Services Authority

You have made a request to access some or all of your pension benefits from your SSAS or SIPP with us.

The point at which you first access your pension benefits and each subsequent increase in the level of those benefits is known as a Benefit Crystallisation Event (BCE). At each BCE we are obliged to determine whether you will have exceeded your Lifetime Allowance (£1.65 million 2008/09). If and when you do, further tax charges may apply.

Could you therefore please fully complete this BCE questionnaire, sign and return it to us. We have pre-completed the form as far as possible from information already known to us and, if appropriate, you may wish to consult your pension advisor.

Please note it is vital you supply us with accurate information, particularly in relation to all pension benefits you may already be receiving. Inaccurate information may result in financial penalties being imposed by the Inland Revenue against you and/or your pension scheme.

1. Personal Details

Title	<input type="text"/>	Date of Birth	<input type="text"/>
Forenames	<input type="text"/>		
Surname	<input type="text"/>		
Permanent Residential Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	Post Code		
Scheme Name	<input type="text"/>		
Scheme Number	<input type="text"/>		

2. Lifetime Allowance

Do you have 'Enhanced Protection'? Yes No

If 'YES' please complete the following and then go to Section 3.

CERTIFICATE REFERENCE NUMBER

Please enclose the certificate with this form.

If 'NO' is this the first time you have elected to take benefits from any pension fund since 6th April 2006? Yes No

If 'YES' please go to **2a**, if 'NO' please go to **2b**.

2a. PRE A-DAY BENEFITS

At 5th April 2006 were you receiving any pension benefits from pension funds which had accrued up to that date? Yes No

If 'YES' please provide details, if 'NO' please go to **2c**.

NAME OF PENSION SCHEME/ANNUITY PROVIDER	TYPE OF BENEFIT (annuity purchase, scheme pension or pension fund withdrawal (PFW))	CURRENT ANNUAL RATE OF INCOME (GROSS)
		£
		£
		£
		£
		£
Total annual rate of income		£

2b POST A-DAY BENEFITS

If you are in receipt of benefits from other pension funds first taken since 6th April 2006 please complete the following:

NAME OF PENSION SCHEME	TYPE OF BENEFIT (annuity purchase, scheme pension or pension fund withdrawal (PFW))	DATE OF BENEFIT CRYSTALLISATION EVENT (BCE)	% OF YOUR LIFETIME ALLOWANCE USED BY BCE
			%
			%
			%
			%
			%
Total used to date			%

Revenue rules require that the scheme administrator of any scheme from which you have taken benefits must provide you with the information requested above once they have calculated the amount of lifetime allowance you have used up under that scheme.

When the first BCE listed above took place were you already taking any pension benefits from any pension funds which had accrued up to (and including) 5th April 2006?

Yes No

If 'Yes' how much of your lifetime allowance did the Scheme Administrator of that first BCE calculate had been used by taking benefits from these pension funds?

% of lifetime allowance used

2c PROTECTING YOUR LIFETIME ALLOWANCE

Are you entitled to any of the following types of protection?

Primary Protection Certificate reference number

Pension Credit Rights Certificate reference number

International

Certificate reference number

Please enclose the relevant certificate(s) with this form.

If you have Primary Protection with lump sum rights over £375,000 on 5th April 2006 and have taken benefits post A-Day (as listed in 2b) please provide the following additional details:

NAME OF PENSION SCHEME	TYPE OF BENEFIT	DATE OF BENEFIT CRYSTALLISATION EVENT (BCE)	AMOUNT OF PENSION COMMENCEMENT LUMP SUM PAID
			£
			£
			£
			£
			£

2 Lifetime Allowance (continued)

2d NO REMAINING LIFETIME ALLOWANCE

If you have used up all of your lifetime allowance from previous benefit crystallisation events please choose how you would like these new benefits paid;

Amount of fund to be used (please choose one option):

(i) Number of arrangements to be used

(min. 1, max. 1000)

(ii) Amount of fund

£

Is this amount to be paid as (please choose one option):

Lump sum (subject to a 55% tax charge)

Income (subject to a 25% tax charge)

Combination of lump sum and income.

If you have selected Combination of lump sum and income – please specify percentage of fund to be used for lump sum and income:

Lump Sum

 %

Income

 %**Total** %

3. Pension Fund Withdrawals (PFW)

Amount of fund to be used for pfw (please choose one option):

- i. Number of arrangements (Now go to 3a, 3b AND 3d) (min 1, max 1000)
- ii. Amount of fund (now go to 3a, 3b, AND 3d) £
- iii. Percentage of your lifetime allowance to be used in calculation (Now go to 3a, 3b AND 3d) %
- iv. Pension commencement lump sum amount* (now go to 3b AND 3d) £
- v. Combined target level of pension commencement lump sum and income * (now go to 3c AND 3d) £

*These options are only available if you will be under 75 when you take your benefits.

3a. PENSION COMMENCEMENT LUMP SUM

Please tick one box:

- Maximum available* Specified Amount. Please specify amount £

This option is only available if you will be under 75 when you take your benefits.

If you have Primary Protection with lump sum rights over £375,000 at 5th April 2006 the maximum available will be the remaining value of these lump sum rights which you have not yet taken as benefits.

3b ANNUAL INCOME AMOUNT

Please tick one box:

- Maximum income Zero income
- Income level between maximum and zero income. Please specify amount £ p.a. gross

3c COMBINED PENSION COMMENCEMENT LUMP SUM AND PENSION INCOME

Total pension commencement lump sum and additional pension income

£	gross
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Maximum income will be used in the calculation for this total.

This option is only available if you will be under 75 when you take your benefits.

3d INCOME PAYMENT REQUIREMENTS

I wish to receive my income payments (please tick one box)

- | | | | |
|-------------|--------------------------|------------|-------------------------------------|
| Monthly | <input type="checkbox"/> | | |
| Half Yearly | <input type="checkbox"/> | In advance | <input type="checkbox"/> In arrears |
| Yearly | <input type="checkbox"/> | In advance | <input type="checkbox"/> In arrears |

4. My Bank Account Details

Please provide details of your bank/building society account to which you wish your pension commencement lump sum and/or income to be paid. Please check with your bank/building society that BACS and CHAPS payments can be accepted into this account and that the details below are all they need for this.

BANK ACCOUNT FOR PAYMENT OF PENSION COMMENCEMENT LUMP SUM (IF APPLICABLE) AND PENSION INCOME PAYMENTS.

Account Name

Account Number

Building Society Reference

Number (if applicable)

SORT CODE

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Bank Name & Address

	Post Code	

5. Declaration

I request the payment of the benefits as set out on this form. If appropriate GAM has my authority to check with the Revenue the details of any certificate which I supply which enhances my lifetime allowance.

SIGNED

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DATE

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