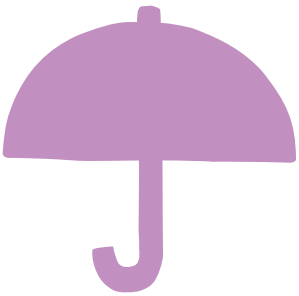
Your Pre Retirement Pack A Personalised Guide to accessing your Pension Fund

Prepared for Mr Test Case (202415)
Simple Scheme







HUB FINANCIAL SOLUTIONS

PART OF JUST.

Contents

We're pleased to outline the main contents of your pack which will give you an idea of what you'll find and what you'll need to do. Each section is colour coded for your convenience.

Online Help

Our online tool, ASSIST, lets you model a full range of annuity options and experiment with real time rates, all at your own pace. Details of how to access ASSIST are given on the next page.

Introduction

This section will show you the information we've used to create this report and the scope of our service. It also contains a guide to using the pack and some useful information about the annuity market.

Fact sheets

Lifetime Annuity Fact Sheets

You'll find a number of fact sheets to help you understand the options available to you when considering a guaranteed income for life (annuity). You'll be able to view personalised examples for each option.

We'll provide personalised examples outlining the financial impact of each choice as well as the 'Pros and Cons' to give you a clear idea of the important points of each option. There's a simple decision tree to help you identify the 'shape' of annuity which may interest you most.

Alternatives to Lifetime Annuities

We've included some additional fact sheets which outline alternative products which may be of interest to you. Where possible we have included some personalised examples.

Glossary of terms

Where a word has been displayed in italics - you'll find it described in more detail in the Glossary of terms.

Forms

A number of important forms are included at the end of this pack. You need to use them to make your choices. It's important that you read and understand these forms before signing them.

Options Form (Part 1) - Lifetime Annuity choices.

Options Form (Part 2) - This is your confirmation of how you wish to proceed.

Enhanced Annuity Investigation Form - Enabling us to check if you qualify for extra income.

ASSIST
Your Pre Retirement Resource

Introducing Assist

Would you prefer to plan your retirement options online rather than on paper?

Assist is a helpful tool that can help you to understand annuities, whilst also allowing you to model different options. Using the Assist tool could reduce the time it takes to select your annuity option.

Otherwise, if you prefer to use paper forms, please continue to assess your Pre-Retirement Report.

What is it?

It's an online application that takes the fund information from this report and lets you look at each of your options in a clear and concise manner.

It offers you a wealth of information and interactive tools, which will guide you to the annuity which best suits your needs. Rates offered by annuity providers can vary on a daily basis and may affect your final decision. ASSIST allows you to keep track of the changing annuity market right up to the point where you make your final choice.

Full guidance on using the system is given when you log on, but don't worry – it's very easy to use.

How do I access it?

Simply visit https://www.tomasannuitydesk.com and login using the following username and password.

UserName:	Password:
3264e295ykb	348q5%uecTp

When can I log on?

Your access has already been set up, so anytime day or night using a computer/device with an internet connection.

Can I let you know my choices using this system?

Yes. We have added a facility, which will let you identify your choice and create a pre-completed options form.

Your Personalised Options Report

We've created this pack using information provided to us (set out below). Please ensure it's correct as it could affect the rates and options displayed. We'll offer you information, help and assistance in setting up your annuity but won't provide advice. This report is designed to provide an indication of possible options which you may wish to explore further and we will be happy to assist you with any questions you may have on the information contained in it.

Personal details

Name:
Mr Test Case

Address:
1 Test Street
Test
BT7 1SH

Date Report Prepared:
21-04-2026

Client reference: 123

Date of birth: 21 April 1966

Current age: 60 yrs and 0 mths

Marital status: Married

***Financial Dependant*'s name:** Mrs Test Case

***Financial Dependant*'s date of birth:** 21 April 1969

***Financial Dependant*'s current age:** 57 yrs and 0 mths

Your fund value

The fund breakdown is stated below. **(As of 21-04-2026)**

Fund Breakdown	Assumed Fund Value	Assumed Tax Free Lump Sum	Assumed Annuity Purchase Price
Pension Fund	£90,000.00	£22,500.00	£67,500.00
Totals	£90,000.00	£22,500.00	£67,500.00

This breakdown is based on the information provided to us and is subject to confirmation from your current provider/scheme(s) prior to the annuity being set up.

Scope of service

This report provides detailed information covering lifetime annuities and other alternatives which may be available to you.

Should you wish to explore any of the alternatives to lifetime annuities you should seek financial advice. To learn about finding an independent financial adviser, visit https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser.

To help you understand your options in relation to your retirement savings you should access the government's pension guidance service provided by MoneyHelper - "Pension Wise" (https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise) and consider taking independent financial advice to help you decide which options are most suitable for you. Pension Wise provides free and impartial guidance if you're thinking about accessing your defined contribution (DC) retirement savings. You can also arrange a Pension Wise guidance telephone appointment, (provided by MoneyHelper) or face-to-face (provided by Citizens Advice). Both are monitored by the Financial Conduct Authority.

Your Personalised Options Report

Your unique report reference is **202415** and if you have any queries, please contact:

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Lump Sum Allowance

The Lump Sum Allowance

Before 6 April 2024, the lifetime allowance placed a limit on how much you could build up in pensions without paying an additional tax charge on those benefits. The lifetime allowance was abolished with effect from 6 April 2024. In its place is a new allowance, which limits how much tax-free money you can take from your pension savings.

The Lump Sum Allowance is the total amount that you can take from your pension benefits, tax-free, during your own lifetime. It has been set at £268,275. The large majority of pension arrangements will allow you to take up to 25% of the value of your pension tax-free. Every time you take a tax-free amount, this is deducted from the Lump Sum Allowance. If the maximum tax-free lump sum available from a pension arrangement is less than your remaining Lump Sum Allowance, you will be restricted to the lower amount. Any additional lump sum would then be taxed as income.

If you've taken pension benefits in the past, this will have used up some of your Lump Sum Allowance, so it's important to understand how much of the Lump Sum Allowance you have remaining.

How do I know how much Lump Sum Allowance I have available?

As noted above, the standard Lump Sum Allowance is £268,275. This will apply to the large majority of people. If you have taken any pension benefits since 6 April 2024, the Lump Sum Allowance will be reduced by any tax-free money that you took from those pensions. This would include money taken as a Pension Commencement Lump Sum, the tax-free portion of an Uncrystallised Funds Pension Lump Sum and 25% of any Standalone Lump Sum.

For example, if you have a personal pension pot of £100,000, take the maximum Pension Commencement Lump Sum and use the rest to set up an annuity, you will receive £25,000 of tax-free cash. This would be deducted from your Lump Sum Allowance of £268,275, giving you a remaining allowance of £243,275.

If you then took the whole of a £20,000 pension as an Uncrystallised Funds Lump Sum, 25% of the payment would be tax-free. This tax-free amount of £5,000 would also be deducted from your remaining Lump Sum Allowance, reducing it to £238,275.

What if I took pension benefits before 6 April 2024?

If you took a pension before 6 April 2024, the deduction from your Lump Sum Allowance will be based on the percentage of Lifetime Allowance that was used up. For example, if you took a pension that used up 20% of the Lifetime Allowance, the deduction from your lump sum allowance will be worked out as follows:

£1,073,100 x 20% = £214,620

£214,620 x 25% = £53,655

Deduction from Lump Sum Allowance = £53,655

This is the standard way to work out the deduction but, in some cases, the resulting figure may be higher than the amount of tax-free cash you actually received. For example, if you took a defined benefit pension and decided not to take any Pension Commencement Lump Sum, you would have used up Lifetime Allowance without taking any tax-free cash. If you are in this position, you can apply for a Transitional Tax-Free Amount Certificate, which records the actual amount of tax-free cash received. This is then deducted from your Lump Sum Allowance, rather than the higher amount produced by the standard calculation.

What if I have Lifetime Allowance protection in place or a protected tax-free amount?

If you have some form of lifetime allowance protection in place, it is likely that you will be entitled to a higher Lump Sum Allowance than the standard level of £268,275. Alternatively, you may be a member of a pension plan with protected tax-free cash. This could allow you to take more than 25% of the fund as a Pension Commencement Lump Sum. It could also impact on the total amount of tax-free cash you can take under the Lump Sum Allowance. The rules in this area are complicated so we suggest that you seek financial advice if either of the above situations applies to you.

General Introduction

You've built up a *pension fund* for your retirement and now have some important decisions to make.

This pack gives you information to help you understand your options. It's also intended to help you decide which options are right for you and to select the most appropriate course of action.

DID YOU KNOW?
Government estimates for the UK show that life expectancy for people aged 65 will be:

- around 85 for men; and
- around 87 for women.

You could be living on your retirement income for many years.

Source - ONS life expectancy calculator, July 2023

Introducing annuities

One way to provide an income in retirement is to purchase an annuity. An annuity is quite simply a contract which pays a guaranteed income for life in exchange for a lump sum payment (in this case – your *pension fund*).

There are various types of annuity available, however, a common choice is a lifetime annuity. This is also the benchmark against which all alternative products are measured. We'll explain the features of lifetime annuities in much more detail within your enclosed fact sheets.

Alternatives to lifetime annuities

This report covers both lifetime annuities and alternative products. If you want to investigate alternative products, you should seek financial advice. For further information please consult the section entitled 'alternatives to lifetime annuities'.

Shopping around for the best deal

Regardless of the choices you make, it's important to remember that not all annuity providers offer the same terms. The table below illustrates some of the lifetime annuity results we have obtained from the *lifetime annuity market* (surveyed 21-04-2026).

Personalised Example - *Single Life*, No Annual Escalation, No Payment Guarantee - Fund for annuity purchase £67,500.00

Highest Result Per Annum	Lowest Result Per Annum	Percentage Difference Between Highest & Lowest	*Cumulative* Difference	
			Over 15 Years	Over 30 Years
£4,671.00 p.a.	£4,439.00 p.a.	5%	£3,488.00	£6,977.00

As you can see the difference in the amount of your initial annuity income is *compounded* year after year, so choosing the wrong annuity provider at the outset could be a costly mistake.

As part of our service we will undertake a comprehensive survey of the *lifetime annuity market* to ensure you get a competitive deal for your money.

Qualifying for extra income

An enhanced annuity provider may pay a higher income for the entire term of the annuity if you meet certain medical or lifestyle criteria.

LET US HELP YOU
To see if you qualify for extra annuity income please complete and return the short 'Enhanced Annuity Investigation form' (with your other forms) and we'll do the rest.
It's important that you let us know about any conditions you have and accurately complete the health and lifestyle section confirming how much alcohol you drink or whether you smoke etc. Such conditions can be significant for enhanced lifetime annuity terms.

Lifetime Annuities

The value of your fund less any tax free lump sum can be used to buy a lifetime annuity. This will provide you with a guaranteed income for the rest of your life.

The income you'll get depends on a number of variables – the annuity rates at the time, the value of your fund and the terms/options you choose. Annuity rates change regularly and may go down or up in the future.

WHAT INCOME COULD I GET?
Your Options Form (Part 1) has a wide range of lifetime annuity examples.

We have also prepared some personalised fact sheets which will help you to weigh up some of the pros and cons of the different options.

What exactly is a lifetime annuity?

A lifetime annuity is a pension income payable to you for the rest of your lifetime and, if you choose, to your *financial dependant* or *beneficiary* after your death.

It's arranged on a basis guaranteed at the outset by the annuity provider on the terms selected by you. You'll pay tax on annuity income as if it were earned income.

They have been around for a very long time (within the UK) and remain a common choice to convert a *pension fund* into income. The most basic lifetime annuity (that is, the one that gives the highest income initially) makes no provision for a *financial dependant* or *beneficiary* and the income does not increase to offset the effects of inflation. If you want to include some of these extra benefits, the cost of including these mean you will receive a lower starting income.

What determines annuity rates?

Lifetime annuity rates are determined by a number of factors including long term *gilt yields* and the annuity provider's *mortality assumptions*. The lower the level of interest rates and the longer the annuity provider expects you to live, the lower an income your *pension fund* will buy.

PROS
A lifetime annuity is set up on a fixed contract basis – that is you know in advance the terms upon which it will be paid. Buying a lifetime annuity is a 'one-off' purchase and you won't see your income reduce if annuity rates go down.

CONS
As it is a 'one-off' purchase you won't benefit if annuity rates were to increase in the future. You cannot change your mind once the annuity has been set up and the cancellation period has expired.

Your personalised fact sheets – helping you find the right 'shape'

The following fact sheets outline the options available to you. You can review these and tailor an annuity which suits your needs. These fact sheets will let you weigh up the benefits of each option versus their associated costs (reduction in annuity income).

The Options Form (Part 1) presents all of the lifetime annuity options side by side. This form lets you select an option and ask us to obtain guaranteed offers from the *lifetime annuity market*. Please note that the figures mentioned in Part 1 are only indicative and not guaranteed.

Tax Free Lump Sum Payment

One of the benefits of accumulating a *pension fund* is the option of taking a tax free lump sum. The rules of your scheme determine how much can be taken but this is normally 25% of the fund value.

The Tax Free Lump Sum you take from your *pension fund* is yours to spend or invest as you wish. You may take any amount from nil to the maximum quoted below.

What effect will taking a lump sum have on my retirement income?

Taking a cash lump sum from your *pension fund* will reduce the amount you have to provide regular income.

The following table shows the annual income you could expect to receive from a lifetime annuity if you choose to take a percentage of your fund as cash. The examples are based on your *Pension Fund* and assume you take 25% of this fund as an immediate cash payment.

Personalised Example 1 - Taking a tax free lump sum. The example shows a *single life annuity* with no escalation and no payment guarantee using your details and *Pension Fund* value.

Pension Fund	Maximum tax free lump sum taken	Fund for Annuity Purchase	Initial Annuity Income
£90,000	£22,500	£67,500	£4,671 p.a.

Personalised Example 2 - Not taking a tax free lump sum. The example shows a *single life annuity* with no escalation and no payment guarantee using your details and *Pension Fund* value.

Pension Fund	Cash lump sum taken	Fund for Annuity Purchase	Initial Annuity Income
£90,000	£0	£90,000	£6,229 p.a.

The vast majority of individuals choose to take the maximum tax free lump sum at the outset because it can take many years for the alternative - extra annuity income - to accumulate to the value of the tax free lump sum.

PROS

You get a tax free lump sum of money to spend or invest as you wish.
Taking this reduces the amount of taxable income that you get each year - so you may pay less income tax (if applicable).

CONS

This one-off payment reduces the fund available to provide your income.
The amount of cash you hold in savings may affect your entitlement to some state benefits.

Remember that if you choose to take the 25% lump sum it is tax free. Your annuity income is treated as earned income for tax purposes.

Escalation in payment

Your annuity can be set up on a level basis or to increase either at a fixed percentage rate or in line with changes in a Prices Index in order to offset the effect of inflation. If selected this is known as an escalating annuity. There can be a substantial difference in starting income levels between non-escalating and escalating annuities. However, if you choose escalation, the level of your income will rise over the term of the annuity.

ESCALATION IN PRACTICE
Mr X selects an annuity with 3% escalation. Each year on the policy anniversary his income is increased by 3% *compound*.

This increase will be repeated for the entire term of the annuity.

Personalised Example - We have taken a selection of different escalation levels and shown them below to illustrate the effect on initial income levels. The results represent a *single life annuity* with no payment guarantee using a purchase price of £67,500.

Escalation	Initial Annual Income
None (Level)	£4,671
3%	£3,288
Limited Prices Indexation (LPI)	£2,972
Retail Prices Indexation (RPI)	£2,972
5%	£2,521

What about inflation?

In simple terms, inflation is the rate at which goods and services increase in price year on year. For illustrative purposes we assume that *RPI* and inflation run at 2.5% for the term of the annuity. It may of course be higher or lower than this figure in reality. The table below shows the effect of inflation on buying power over the longer term. We have used the results for a *single life*, non-escalating annuity.

Inflation Rate	Initial Income	10 Years	20 Years	30 Years
2.5%	£4,671	£3,649	£2,851	£2,227
5.0%	£4,671	£2,868	£1,760	£1,081

An *RPI* linked annuity would maintain the buying power of its initial income value over the entire term of the annuity.

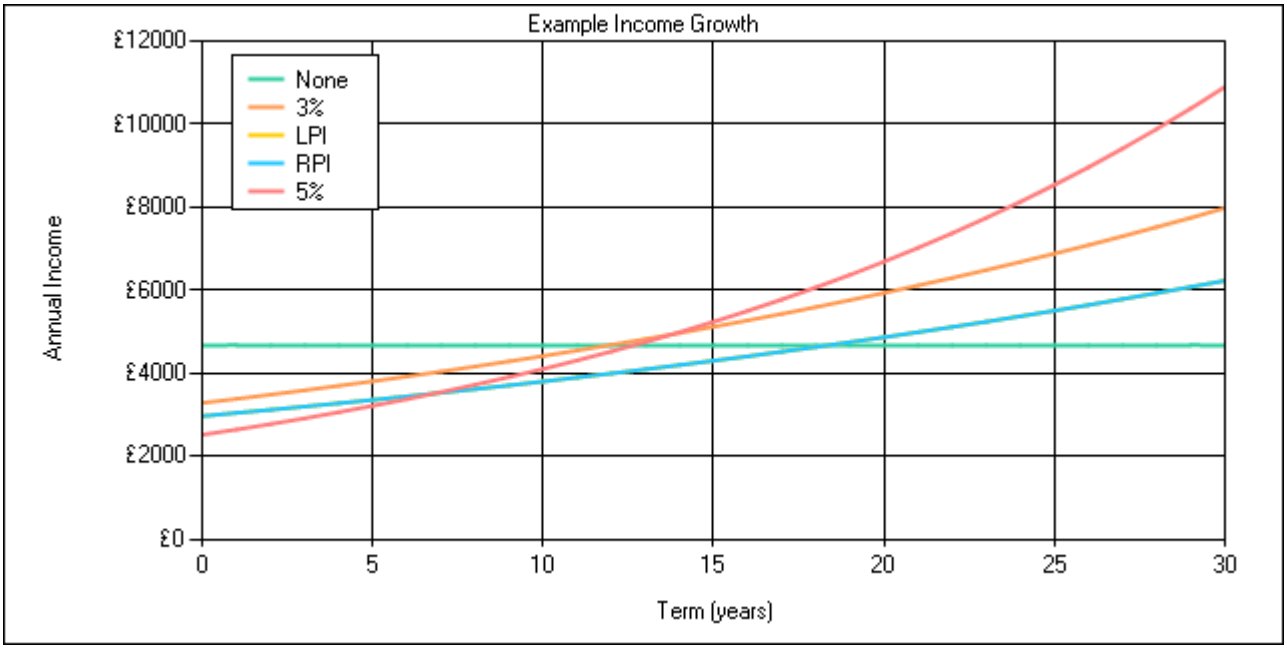
PROS
If you select an escalating annuity, the effects of inflation are offset, or offset up to a known percentage each year.
If the annuity is in payment for a lengthy period, the income payments may exceed those of a non-escalating (level) annuity.

CONS
Your initial income will be lower than that of a level (non-escalating) annuity and it could take many years before the total amount accumulated from an escalating annuity exceeds that from a non-escalating annuity.

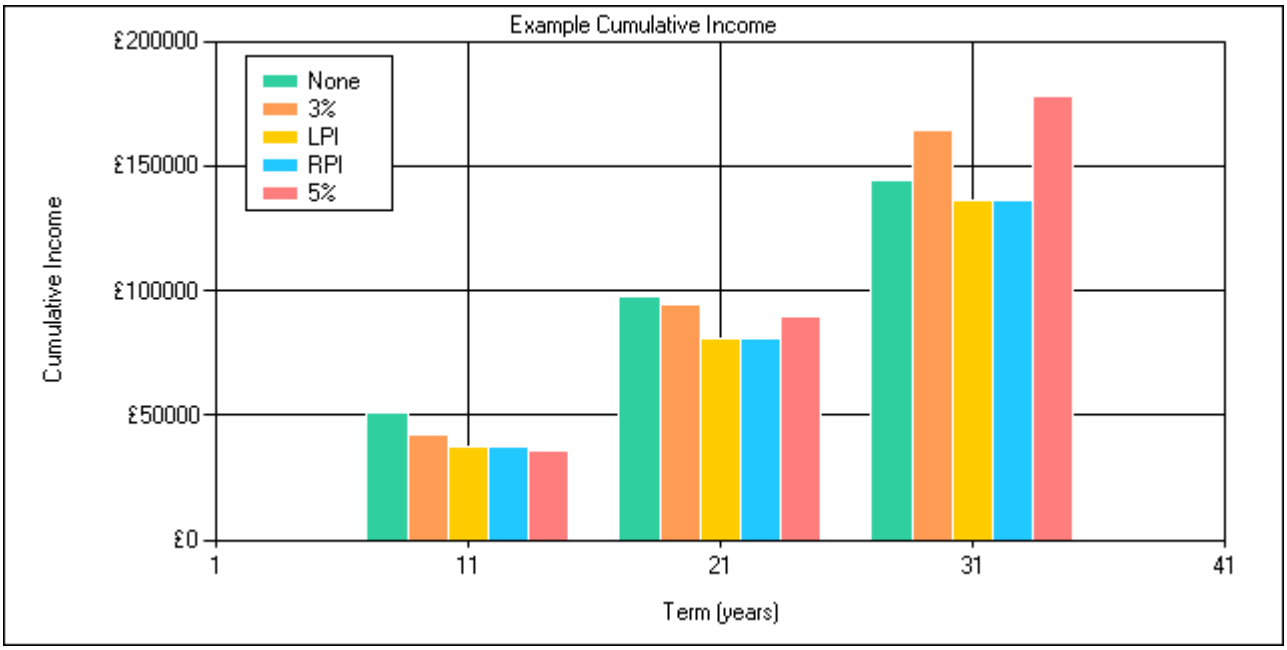
Escalation in payment (continued)

Level or escalating income?

If we take the results shown on the previous page, we can plot the projected income levels over time. When considering escalation you must decide if the prospect of rising future income levels over the longer term is justified by the lower initial income levels in the shorter term. You should take into account factors such as your health, how long you might be receiving a pension and the long term effect of inflation.



As well as the annual income level, you should also consider the total income paid out over the long term. This chart shows how much income could pay out after three different elapsed time periods.



You can determine which option will have paid out most for each time period. It's up to you to decide if the long term benefits (of adding an escalation rate) outweigh the shorter term income reductions. Remember, *RPI* tracks inflation which is a variable figure and may be more or less than that illustrated (2.5%).

Guarantee Periods and Value Protection

Guarantee Periods

Lifetime annuities are payable for the rest of your life. A guarantee period ensures that if you die after taking out the annuity but before the end of the guarantee period, the annuity will continue to be paid for a minimum length of time.

GUARANTEE PERIODS IN PRACTICE

Mr X is single and selects a 10 year guarantee period when he buys his annuity. He dies 2 years later, so his remaining payment guarantee represents 8 years of annuity payments. His annuity would continue to be paid for a further 8 years to his *beneficiary*(ies) and payments would be tax free if he dies before 75. (The provider may exercise their discretion to determine to whom the benefits are made).

Depending on the type of *pension fund* you have, you have a choice of guarantee periods. Note that the cost of this guarantee may depend on other options you've selected. We've provided details within your Options Form (Part 1). Some providers offer guarantee periods of up to 30 years. If this is of interest to you please indicate this on the Options Form and we'll get a comparative illustration.

Personalised Example

We've taken examples of guarantee periods and illustrated them in the table below. The results represent a *single life annuity* with no escalation using a purchase price of £67,500.

Guarantee Period	Initial Annual Income
None	£4,671
5 Years	£4,664
10 Years	£4,638

In many cases the actual cost of adding a guarantee period can be small and can offer peace of mind and additional financial security for your chosen beneficiaries. A guarantee period is also valuable if your health is not good and you want to ensure that your chosen beneficiaries have an income for at least a minimum period from the start of your annuity contract.

PROS

A guarantee period gives you peace of mind that in the event of your early death, your income will continue for a guaranteed period of time.
Your annuity income will be protected for a selected period after your annuity has started.

CONS

The guarantee only applies for a fixed limited period.
Your annuity income will be lower if you choose to add a guarantee period.

Value protection (You can select this using the 'Other Options' section of the options form)

This is an option you can choose that returns a lump sum to your beneficiaries if you die without having received the full value of your *pension fund* after payments of any tax free cash. You can choose to protect a percentage of your *pension fund*, right up to 100%. The lump sum payable when you die is the percentage of your *pension fund* that is protected, less the total gross income you've already received. Annuities with value protection have a lower annual income than one without.

- Some providers limit value protection so that they'll only pay if you die within a certain time period, such as before your 75th birthday.
- They'll pay the lump sum either on your death or, if applicable, on the death of your surviving *financial dependant* or *beneficiary*.
- If the total income paid out is more than the protected amount, no lump sum will be paid.
- It cannot be selected alongside a guarantee period.
- Not all providers currently offer value protection as an option.
- Your beneficiaries can receive up to £1,073,100 in lump sum death benefits from your pensions, without any tax liability, if you die before the age of 75. Any lump sums above this level would be taxed at your beneficiaries' income tax rates. This limit is reduced by any non-taxable lump sums you have received from pensions during your lifetime. This includes things like Pension Commencement Lump Sums, the non-taxable part of an uncrystallised funds pension lump sum and the whole of any serious ill-health lump sum. If you die after 75, all lump sum death benefits will be taxed as income for your beneficiaries.

Provision for your Financial Dependant

You can have some of your annuity paid upon your death to your surviving *financial dependant*. The level of this pension provision is usually expressed as a percentage of your annuity income. The most common choices are 50%, 66.7% and 100%. Some funds or schemes may require you to include a particular percentage of *financial dependant*'s pension.

DEPENDANT PROVISION IN PRACTICE
Mr X selects a 100% *financial dependant*'s pension when he buys his annuity. He dies 10 years later; 100% of his annuity continues to be paid to his *financial dependant*, for the remainder of their life and payments would be tax free if he dies before 75.

If you aren't married and have no *financial dependants* a *single life annuity* may be more appropriate for you.

An important point to note is that the actual amount of *financial dependant*'s pension is based on the annuity income payable at the date of your death. Therefore, if you select an escalating annuity, the *financial dependant*'s pension benefit will rise in proportion to this.

Personalised Example

As you'd expect there is a cost associated with selecting a *financial dependant*'s pension. This will reduce the amount of your initial annuity income. We've taken a few examples of *financial dependant*'s pension provision which are shown in the table below. The results represent a non-escalating annuity with no guarantee period using a purchase price of £67,500.

Financial Dependant's Pension	Initial Annual Income
0%	£4,671
50%	£4,416
67%	£4,337
100%	£4,190

Financial Dependant's pension - with or without overlap

If you select a *financial dependant*'s pension and a guarantee period, you can choose whether the *financial dependant*'s pension commences:

i. immediately upon your death (with overlap) or
ii. at the end of the guarantee period (without overlap).

Indicate your preference on Options Form (Part 2)

If you select 'with overlap', this will result in a lower income level. Details will be supplied if you select this option.
The default setting for figures displayed within this report are 'without overlap'.

PROS
If you select a *financial dependant*'s pension, your *financial dependant* will receive a percentage of your annuity income after your death and this will be paid for the rest of their lifetime.

CONS
Your annuity income will be lower than that of a *single life annuity* (no *financial dependant*'s provision) as the potential payment term also depends on the life expectancy of your *financial dependant*.
Should your named *financial dependant* pass away before you, no *financial dependant*'s pension will be paid following your death.

Provision for a Beneficiary

You may also elect to choose a *beneficiary*'s pension. A *beneficiary* does not need to be financially dependent on you. This option is outside the scope of this report and currently only offered by a small number of providers with certain restrictions applying. If you wish to investigate this please contact us for further clarification.

Other options

There are a number of other annuity features that might interest you. These options can help to shape the annuity payments to match your circumstances.

Payment frequency

An annuity can be set up to pay on a monthly, quarterly, half-yearly or annual basis. In addition to these options, you can opt to have the payments at the start of each payment period (in advance) or at the end (in arrears). The most common form to take an annuity is monthly in advance - this is the default basis for all other illustrations within this report.

Personalised Example – The table below illustrates how various payment frequencies and timings could affect your annuity income. For illustration purposes, we've based the results on a non-escalating *single life annuity* with no guarantee period assuming a net purchase price of £67,500.

IN ADVANCE			IN ARREARS		
Monthly	Quarterly	Annually	Monthly	Quarterly	Annually
£4,671.00	£4,652.68	£4,571.22	£4,685.55	£4,696.08	£4,744.65

(all figures represent total annual income)

The table below shows how the payments would be distributed throughout the year.

IN ADVANCE				IN ARREARS		
Monthly	Quarterly	Annually	Month	Monthly	Quarterly	Annually
£389.25	£1,163.17	£4,571.22	1			
£389.25			2	£390.46		
£389.25			3	£390.46		
£389.25	£1,163.17		4	£390.46	£1,174.02	
£389.25			5	£390.46		
£389.25			6	£390.46		
£389.25	£1,163.17		7	£390.46	£1,174.02	
£389.25			8	£390.46		
£389.25			9	£390.46		
£389.25	£1,163.17		10	£390.46	£1,174.02	
£389.25			11	£390.46		
£389.25			12	£390.46		
£389.25	£1,163.17	£4,571.22	13	£390.46	£1,174.02	£4,744.65
£389.25			14	£390.46		
£389.25			15	£390.46		

With or without proportion

Should you decide to receive your income in arrears you can also have the option of whether to have the payments 'with' or 'without' proportion. An annuity set up 'with' proportion includes a final pro-rata payment representing the period of survival since your last payment. Our default setting unless you specify otherwise is 'without proportion'.

Choosing these other options

It's fine to opt for the 'default' setting for these features as provided in this report, however you should request alternatives if you have any particular requirements after considering all the options. You can do this on the Options Form (Part 2).

Your Options Decision Tree

The preceding fact sheets should have given you a good idea of what annuity options best suit your current and future needs. This simple decision tree is also here to help you record the options which you would choose.

Q1. Do you wish to take a tax free lump sum from your fund?

No

	Please Tick
	Not taking a tax free lump sum means the whole fund will be available to purchase your annuity.

Yes

	Please Tick
	The 25% cash lump sum is tax free and yours to spend or invest as you wish, however, taking this from your *Pension Fund* will reduce the amount available to provide your regular income.

Q2. Do you want to try and offset the effects of inflation on your pension, even though it will mean a lower starting income?

No

	Please Tick
	A level annuity pays out the same pension income for the full term of the annuity. This will have a higher initial income than an escalating annuity, but won't increase each year.

Yes

	Please Tick
	An escalating annuity linked to the *RPI* (Retail Prices Index) will rise (or fall) in line with inflation. On the other hand, an escalating annuity can rise at a fixed rate, for example 3% or 5% per annum.

Q3. Do you have a *financial dependant* who will rely on your pension income after your death?

No

	Please Tick
	You can opt for a *single life annuity* which pays out a pension income for the rest of your life.

Yes

	Please Tick
	A joint life annuity will continue to pay an income to your *financial dependant* after you die for the rest of their life. It will pay a lower income than a *single life annuity*, but check that your *financial dependant* will be eligible to receive it.

Q4. Do you want your annuity to pay out for a specific number of years if you die shortly after taking your benefits?

No

	Please Tick
	You may not need to select a guarantee period. This means that your annuity payments will end when you die.

Yes

	Please Tick
	This is a way of ensuring that an income will be paid for a guaranteed period of time - even if you die before then.

Q5. Do you smoke or have a history of poor health?

No

	Please Tick
	We'll use standard annuity rates when searching the *Lifetime Annuity Market* for the best offer to suit your choices. You won't be required to answer any medical questions.

Yes

	Please Tick
	Check if you are eligible for enhanced rates by filling out our short questionnaire. You may get extra income so it is worth checking.

You should now be clear about what options are of interest to you. Please ensure that you have considered these options carefully. Once you're sure, you can make your choice by completing the Options Forms provided.

Lifetime Annuity Alternatives - An overview

Before deciding to go ahead with your choice of lifetime annuity, you may want to consider some of the alternative products available.

In order to do this you should have a good idea of the preferred 'shape' of lifetime annuity on which you will base your comparisons.

IMPORTANT
It's important that you understand the key differences between the products rather than basing your decision just on initial (starting) income levels.

Why would I consider using an alternative to lifetime annuities?

The main reason that people consider alternatives is the desire for one or more of the following features:

Flexibility - If the ability to decide when and how you take the benefits from your *pension fund* is important to you.

Death benefits - If providing more flexible death benefits to your beneficiaries is important to you.

Continued investment - If you would prefer your *pension fund* to remain invested so that you may have the possibility of a higher initial pension or rising income over the longer term.

Lifetime annuity purchase deferral - You may wish to avoid locking into a rate now if you have an expectation that lifetime annuity rates will rise in the future and/or you expect your health to deteriorate and you could qualify for enhanced terms.

Below you will find a quick overview of the main product categories available when you access your pension funds. We've also enclosed fact sheets on each category if you want more detailed information.

Encashment Option

Gives you the opportunity to take your retirement savings as a lump sum. Usually 25% of the lump sum is paid tax free with the balance taxable at your highest marginal rate.

Investment-Linked Annuities

Investment linked annuities offer you the opportunity to obtain an income that could increase. Unlike lifetime annuities, the income you receive is linked to an underlying investment fund which means these annuities carry on-going investment risk.

Fixed Term Annuities

Unlike lifetime annuities where you secure an income for life, with a fixed term annuity you buy a guaranteed income for a set period only. Upon maturity of the set period a guaranteed maturity fund becomes available. From this you can either purchase a further fixed term annuity, a lifetime annuity, transfer to flexi access drawdown or take the maturity amount as a lump sum. Annuity rates could be lower in the future so delaying the decision brings the risk associated with annuity deferral.

Flexi Access Drawdown

Flexi Access Drawdown lets you draw a taxable income each year directly from your fund, leaving the remainder invested. Advantages include control of the on-going investment and the timing of annuity purchase as well as income flexibility and improved death benefits. Disadvantages include the risk that your investment(s) can go down as well as up.

Lifetime Annuity Alternatives - An overview

How do I investigate these alternatives?

A full analysis of all of the product options that may be available to you is beyond the scope of this Pre Retirement report.

Some options may be more appropriate if you have a total *pension fund* over a certain size or if you have other sources of retirement income.

We have outlined the main features and benefits of each (in the fact sheets which follow) and you can consider if you might benefit from looking into these further.

Please use Options Form (Part 2) to let us know if you wish to explore these options.

DID YOU KNOW?
Some alternative products may offer greater flexibility. For example they might allow you to take a higher initial payment with smaller regular payments.

Some of these alternative products are far more complex than a lifetime annuity and therefore require full advice. For these reasons they can also be more costly to run.

Should you wish to explore any of the alternatives to lifetime annuities you should seek financial advice. To learn about finding an independent financial adviser, visit https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser.

Unlike guaranteed income for life, with these alternative products your capital may be at risk and could go down as well as up.

E Encashment Option - Taking all your pension savings as a lump sum

Individuals aged 55 and over, whatever the size of their defined contribution retirement savings, may be able to withdraw their whole fund as a lump sum subject to an income tax charge. Usually 25% of the lump sum is paid tax free and the balance will be taxed at your highest marginal rate.

It's important to consider the resulting tax position that comes from withdrawing the whole fund as a lump sum. The examples below review some potential situations.

If an individual chooses to encash their pension benefits they may be subject to emergency tax which could result in them overpaying tax liability which they then will need to reclaim from HM Revenue and Customs.

Example 1: An individual with retirement savings of £30,000 and no other retirement savings.

Under the current rules, 25% of the lump sum is free of tax (in this example £7,500); the remaining 75% (£22,500) will be taxed as income and subject to their marginal rate of tax.

Example 1[1]

£30,000 in a defined contribution pension
Tax free amount £7,500
Tax to pay if total fund is withdrawn £4,500
Fund available to spend/invest £25,500 (which includes the tax free lump sum of £7,500)

The tax that will be due depends on what additional taxable income the individual has received during the tax year.

Accessing a lump sum could potentially take an individual into a higher rate tax bracket and taking money from your pension savings may impact on any means-tested benefits you receive.

Example 2: An individual with retirement savings of £60,000 and with other taxable earnings

In this example, 25% of the lump sum would be tax free, which for someone with a £60,000 fund would be £15,000, leaving the remaining £45,000 to be treated as earned income.

Example 2[2]

£60,000 in a defined contribution pension
£20,000 taxable earnings from other sources
Tax to pay if total fund is withdrawn £11,946
Fund available to spend/invest £48,054 (which includes the tax free lump sum of £15,000)

Other taxable earnings (income) of £20,000 will affect the tax an individual will have to pay. Here, the individual would now have a tax liability of £11,946 as a result of taking the whole of their defined contribution retirement savings as cash which equates to 27% of the taxable part of the fund.

Please note that these are only two examples and if you would like further clarification regarding your own personal situation you may like to seek further advice.

All references to tax and allowances are made on current understanding and subject to change at any time.

You can normally get tax relief on pension contributions up to £60,000 a year or 100% of your taxable salary. However, if you access your pensions flexibly (for example by taking the full amount as a lump sum or a drawdown income), the amount of tax relief you are able to get in a defined contribution pension reduces. This is known as the Money Purchase Annual Allowance (MPAA).

The MPAA for the 2026/2027 tax year is £10,000.

[1] Assuming the individual has no personal allowance remaining and that the £22,500 won't push them into the higher rate tax bracket.
[2] Assuming the individual qualifies for the standard personal allowance of £12,570 and doesn't qualify for any additional allowances.

Fixed Term Annuities

In many ways a fixed term annuity has the same characteristics as a lifetime annuity in that it provides a guaranteed level of income but unlike a lifetime annuity it provides the income for a fixed period, and not for life.

At the end of the fixed term, a guaranteed maturity amount is available that can then be taken as cash (subject to income tax), used to purchase a lifetime or further fixed term annuity or transferred to an alternative allowable retirement income product.

Should you wish to purchase an annuity at that point, you'll then have the same options as you had originally. However by delaying this decision you'll be able to choose the shape of your annuity to meet your current circumstances and it will allow you to take into account any medical conditions which have arisen. This may mean you qualify for enhanced terms.

How does it work and what are the risks?

You choose how much income you want to take. You have the option of not taking any income (if you don't need it), and therefore, the fund value at maturity will be higher as this income will be added into it. However if annuity rates reduce in the future then the level of income you could get at the end of the term may be less than it was at the outset.

Flexible Death Benefits

One of the attractions of fixed term annuities is that they can by their nature offer flexible death benefits. In the event of your death, options for your *beneficiary*(ies) would include:

- Getting a lump sum if you had selected this option when you set up the annuity. This can be taken as a cash payment or used to purchase another retirement income product.
- Continuing an income at the level selected at the outset of the policy followed by the guaranteed maturity amount.

PROS

Putting off the decision to purchase an annuity for life, allows you to benefit from any changes in your personal circumstances.

Provides guaranteed income, death benefits and maturity amount with no investment performance risk.

CONS

If annuity rates fall in the future, it may mean the income you buy then may be less than the original income you could have purchased.

Your future choices may be affected by changes in pension legislation.

DD Flexi Access Drawdown

Flexi Access Drawdown shares virtually none of the features or guarantees of a lifetime annuity product. It could be described as the most different of all the alternatives to lifetime annuities. It also carries investment risk as your funds will remain invested and you will have to decide how your funds are invested.

Flexi Access Drawdown should usually only be considered if you're comfortable with the concept of annuity deferral risk, investment risk and higher charges.

DID YOU KNOW?
Professional financial advice should be sought if any of the product features are of interest as it is vital you fully understand a number of key concepts surrounding annuity deferral and investment risk.

How does it work and what are the risks?

It works very differently from an annuity in that you can take your Tax Free Lump Sum and/or an income directly from the fund leaving the rest invested in a tax efficient environment.

You choose how much income you want to take, if you don't need the income you don't have to take anything at all. You can take regular amounts or ad hoc payments which gives you flexibility. The rest of your fund remains invested and under your control. The investment returns you get will need to be sufficient to sustain the income that you are taking and cover plan charges or your fund value will reduce. Poor investment returns and high income withdrawals could result in your *pension fund* running out completely.

Flexible Death Benefits

As well as the income flexibility outlined above another attraction of this product is flexible death benefits. In the event of your death, you can leave your fund to your *beneficiary*(ies). They will have various options on what to do with the fund, the taxation of which can be varied.

PROS

If consistently strong investment performance is achieved you could receive higher benefits than a lifetime annuity contract.
Offers the potential for higher flexible benefits to be paid to your *beneficiary*(ies) if you were to die before buying an annuity.

CONS

It's no longer a requirement to purchase an annuity with your Pension Drawdown fund at a certain age. If you do want to purchase an annuity at any stage, there is no guarantee that annuity rates will be better compared to the rate which was available if you had purchased at an earlier date.
Flexi Access Drawdown does not guarantee your income and it could reduce dramatically due to poor investment performance or if you take high levels of income withdrawals.
Due to the reliance on investment performance and the fact you may be taking income from your funds, regular reviews are appropriate. An annual review will usually involve additional costs with a professional adviser.
It may not be sustainable to take regular high levels of income from your *pension fund* over long periods of time. If invested returns are poor, you may be worse off in retirement than you would have been had you bought an annuity.
As Flexi Access Drawdown is a complex product it tends to have a heavier charging structure than its alternatives.
You can normally get tax relief on pension contributions up to £60,000 a year or 100% of your taxable salary. However, if you access your pensions flexibly (for example by taking the full amount as a lump sum or a drawdown income), the amount of tax relief you are able to get in a defined contribution pension reduces. This is known as the Money Purchase Annual Allowance (MPAA).
The MPAA for the 2026/2027 tax year is £10,000.

Lifetime Annuity Alternatives - An overview

Here is a short summary comparing the main features of Lifetime Annuities with the alternative products.

Product	Income security (investment risk)	Benefit flexibility in payment?	Investment decisions required?	Regular reviews required?	Flexible death benefits?
Lifetime Annuities	Secure No investment risk	None The benefit is fixed for the term of the annuity	No	No	No
Encashment option Taking your benefits as a lump sum payment	Not Secure Investment risk will depend on if and where you choose to invest the lump sum	Not applicable	No – unless you want to invest the money	No	No
Investment Linked Annuities	Not Secure Investment risk is partly based on underlying fund performance	Some Depending on the product chosen, you may be able to change the shape of benefits, level of income and switch to a Lifetime annuity	Yes	Yes	Yes
Fixed Term Annuities	Secure For the fixed term but there is a deferral risk for future annuity purchase	Some You can change the shape of benefits and income levels at the maturity date	No	Yes	Yes
Flexi Access Drawdown	Not Secure Investment risk is based on investment choice	Yes No requirement to purchase an annuity. You can choose how much and when the income is received	Yes Regular investment reviews should be undertaken	Yes	Yes

If any of these alternative products are of interest, please let us know on Options Form (Part 2).

Should you wish to explore any of the alternatives to lifetime annuities, you should take financial advice.

Glossary of terms

Where a word has been displayed in italics - you should find it described in more detail below (in relation to its use within this report).

Beneficiary
A *Beneficiary* can be any individual including a *financial dependant* as defined below.

Compound
This relates directly to the escalation of annual income payments. Future increases are based on the accrued increases as well as the original income amount.

Cumulative
This represents the total income you'll have received over the time periods illustrated. *Cumulative* totals become especially important when considering the effect of escalating incomes over the longer term.

Financial Dependants
A *financial dependant* can be defined as:

- your widow(er) or civil partner at the time of your death
- any children you have who are under the age 23 at the time of your death
- any children you have who, in the opinion of the scheme administrator or pension provider, is dependent on you, because of physical or mental impairment, at the date of your death
- a person who wasn't married or in a civil partnership and is not a child of yours, who in the opinion of the scheme administrator or pension provider, at the date of your death was:
    - financially dependent on you
    - in a financial relationship of mutual dependency with you; or
    - dependent on you due to mental or physical impairment

Gilt and Gilt Yields
Gilts are secured Fixed Interest Securities issued by the government. They're basically loans issued as a means of raising funds. They can be issued on a 'Short-Term' basis (up to five years), 'Medium-Term' basis (five-fifteen years) or 'Long-Term' basis (over fifteen years). They pay a fixed rate of return for the term and then the original loan is repaid. 'Long-Term' Gilts are used extensively by insurance companies and pension funds in order to secure long-term liabilities. Annuity rates are heavily dependent on *gilt yields* and prices as they're secured upon the returns of long-term gilts. Gilt Yield is the term used for the price at which Gilts are traded and these prices can increase/decrease over a period of time.

Lifetime Annuity Market
The *Lifetime Annuity Market* is the term used to describe the range of UK providers currently active in the annuity market. An *Open Market* Option is your right to secure the best terms available from these providers. These annuity providers will make an offer of income in exchange for your *pension fund*.

Limited Prices Indexation (LPI)
This is the Retail Prices Index (see below) capped at a specified maximum annual rate (usually 5%) with a minimum of 0%. If selected, this means your annual annuity income will vary by an amount in line with the Retail Prices Index up to the specified maximum annual rate. *LPI* linked annuities aim to sustain the buying power of your annual income up to the maximum level.

Mortality Assumptions
When calculating the annuity income they would offer you, an annuity provider will make assumptions about how long they expect you to live and therefore how long they will have to pay the income for. These assumptions are largely determined using mortality 'tables' (tables of statistics based on population studies).

Pension Fund
This is the total fund held within your pension account. These funds may be split according to whether they were accumulated before or after 6th April 1997. If this is the case certain terms and conditions may have to be applied to the annuity you purchase with these funds.

Retail Prices Index (RPI)
This is the measure of the change in the price of goods and services bought for the purpose of consumption by the average household in the UK. It is compiled and published monthly. If selected, this is the rate at which your annuity income will vary on an annual basis. *RPI* linked annuities aim to sustain the buying power of your annual income.

Single Life Annuity
A *single life annuity* does not include any specific provision for a *financial dependant* after your death.



Your Options Forms

Everything you need to proceed

Simple Scheme

When you've decided what you want to do, please complete the relevant forms.

Options Form (Part 1)
This form contains a wide selection of lifetime annuity rates. You can compare the options side by side and select the shape which suits you best by ticking the appropriate box.

Options Form (Part 2)
Please use this form to tell us of your preferences and confirm your request for us to obtain guaranteed offers based on the terms you have selected.

Enhanced Annuity Investigation Form
This short questionnaire will allow us to see if you qualify for extra income through an enhanced annuity.

Options Form (Part 1) - Lifetime Annuities

Your Pension Fund *(Assumed to be £67,500 after a £22,500 cash payment)*

How to use this form: Below you will see examples of total annual incomes, paid monthly in advance, currently available on the "*lifetime annuity market*". Whilst these are not to be considered as a guaranteed offer from an annuity provider, they are a good indication of the initial income levels associated with each annuity basis.

To select the basis on which your annuity will be set up simply place an "X" or tick in the appropriate box. *Please only tick one box on this page.* You must return all forms to us and follow the instructions in Part 2.

Escalation Level	Guarantee Period	No *Financial Dependant*'s Pension	50% *Financial Dependant*'s Pension	67% *Financial Dependant*'s Pension	100% *Financial Dependant*'s Pension
None	None	£4,671 C-1-1-1 ☐	£4,416 C-1-1-2 ☐	£4,337 C-1-1-3 ☐	£4,190 C-1-1-4 ☐
None	5 Years	£4,664 C-1-2-1 ☐	£4,414 C-1-2-2 ☐	£4,335 C-1-2-3 ☐	£4,190 C-1-2-4 ☐
None	10 Years	£4,638 C-1-3-1 ☐	£4,404 C-1-3-2 ☐	£4,329 C-1-3-3 ☐	£4,189 C-1-3-4 ☐
3%	None	£3,288 C-3-1-1 ☐	£3,032 C-3-1-2 ☐	£2,948 C-3-1-3 ☐	£2,799 C-3-1-4 ☐
3%	5 Years	£3,284 C-3-2-1 ☐	£3,031 C-3-2-2 ☐	£2,948 C-3-2-3 ☐	£2,799 C-3-2-4 ☐
3%	10 Years	£3,267 C-3-3-1 ☐	£3,026 C-3-3-2 ☐	£2,944 C-3-3-3 ☐	£2,799 C-3-3-4 ☐
LPI	None	£2,972 C-5-1-1 ☐	£2,692 C-5-1-2 ☐	£2,600 C-5-1-3 ☐	£2,439 C-5-1-4 ☐
LPI	5 Years	£2,969 C-5-2-1 ☐	£2,691 C-5-2-2 ☐	£2,599 C-5-2-3 ☐	£2,439 C-5-2-4 ☐
LPI	10 Years	£2,955 C-5-3-1 ☐	£2,687 C-5-3-2 ☐	£2,597 C-5-3-3 ☐	£2,439 C-5-3-4 ☐
RPI	None	£2,972 C-2-1-1 ☐	£2,697 C-2-1-2 ☐	£2,621 C-2-1-3 ☐	£2,484 C-2-1-4 ☐
RPI	5 Years	£2,969 C-2-2-1 ☐	£2,695 C-2-2-2 ☐	£2,620 C-2-2-3 ☐	£2,484 C-2-2-4 ☐
RPI	10 Years	£2,955 C-2-3-1 ☐	£2,690 C-2-3-2 ☐	£2,617 C-2-3-3 ☐	£2,484 C-2-3-4 ☐
5%	None	£2,521 C-4-1-1 ☐	£2,297 C-4-1-2 ☐	£2,221 C-4-1-3 ☐	£2,086 C-4-1-4 ☐
5%	5 Years	£2,517 C-4-2-1 ☐	£2,295 C-4-2-2 ☐	£2,221 C-4-2-3 ☐	£2,086 C-4-2-4 ☐
5%	10 Years	£2,500 C-4-3-1 ☐	£2,291 C-4-3-2 ☐	£2,218 C-4-3-3 ☐	£2,086 C-4-3-4 ☐

Options Form (Part 2) Please return this completed form when you have chosen your options.

I wish to purchase a lifetime annuity using the HUB service

Have you indicated your selection of Lifetime Annuity using Options Form (Part 1)? Yes ☐ No ☐

Tax Free Lump Sum Yes ☐ No* ☐

I confirm that I wish to receive the maximum tax free lump sum payment from my pension scheme, which has been calculated as **£22,500.00**

*If [No] - then enter the preferred Tax Free Lump Sum amount here (subsequent quotations will be sent to you using the revised figures) £

Other Options

You can use this box to inform us if you would like to select income payment frequencies which may vary from the report defaults of monthly in advance. Value protection and overlap will not be investigated unless specified here.

If you do not wish to use the HUB service please only fill out this section of the forms and select one of the below

Please confirm your choice by selecting **one** of the boxes below

☐ I do not wish to take my pension benefits at this time and can contact HUB when I wish to do so.

☐ I confirm that I wish to cash in my total pension savings and I will contact my provider directly to facilitate this. I understand that any amount paid to me above the tax free lump sum will be subject to income tax.

☐ I confirm that I would like to consider one or more of the alternatives to lifetime annuities and would like to be contacted to discuss this further.

Personal information

I confirm that all the details displayed in the 'personal information' section at the beginning of this report are correct. (If No please give details below). Yes ☐ No ☐

Telephone (daytime)

Telephone (evening)

Email (optional)

Instruction to proceed

It's your responsibility to decide on the terms of the annuity, with regards to the rate of increase, provision for *financial dependants* and whether a guarantee period has been selected. The scope of our service is limited to the provision of an annuity quotation and the subsequent arranging of the purchase of the annuity, once you have decided on the terms you require.

We'll request the quotes from the providers in the market and send you the illustration of the one offering the best value for money based on the terms you have chosen.

I would like my annuity set up on the basis indicated above using Options Form (Part 1) 202415

Date

Signed

Send all forms, including the completed Options Form (Part 1) to:
HUB Financial Solutions Ltd, 5th Floor, The Ewart, 3 Bedford Square, Belfast, Antrim, BT2 7EP

Enhanced Annuity Investigation Form

Lifestyle, smoking habits and medical conditions (both past and present) could, in some cases, increase the amount of income offered by an annuity provider. It's very important to complete this form accurately and return it. If you answer 'yes' to any of the indicators in the Lifestyle and Health section, we will contact you to gather some additional information.

Lifestyle & Health

You

Height: ☐ feet/metres ☐ inches/cms

Weight: ☐ stone/kg ☐ pounds/grammes

Waist measurement: ☐ inches/cms

Occupation: ☐

Dependant

Height: ☐ feet/metres ☐ inches/cms

Weight: ☐ stone/kg ☐ pounds/grammes

Waist measurement: ☐ inches/cms

Occupation: ☐

Do you currently smoke? ☐ Yes ☐ No *

Type and amount: How many years?

Cigarettes	per day	☐		☐
Cigar	per day	☐		☐
Rolling Tobacco	per week	☐	Oz\g	☐
Pipe Tobacco	per week	☐	Oz\g	☐

* If 'No' and you used to smoke, please indicate the type and amount along with start and stop dates

Started: ☐ Stopped: ☐

Alcohol consumption (units per week) ☐

Do you currently smoke? ☐ Yes ☐ No *

Type and amount: How many years?

Cigarettes	per day	☐		☐
Cigar	per day	☐		☐
Rolling Tobacco	per week	☐	Oz\g	☐
Pipe Tobacco	per week	☐	Oz\g	☐

* If 'No' and you used to smoke, please indicate the type and amount along with start and stop dates

Started: ☐ Stopped: ☐

Alcohol consumption (units per week) ☐

Have you ever been diagnosed or suffered from one or more of the following conditions / illnesses?

You			**Dependant**		
High cholesterol	☐ Yes	☐ No	High cholesterol	☐ Yes	☐ No
Hypertension	☐ Yes	☐ No	Hypertension	☐ Yes	☐ No
Diabetes	☐ Yes	☐ No	Diabetes	☐ Yes	☐ No
Heart condition	☐ Yes	☐ No	Heart condition	☐ Yes	☐ No
Cancer (of any form)	☐ Yes	☐ No	Cancer (of any form)	☐ Yes	☐ No
Respiratory disease	☐ Yes	☐ No	Respiratory disease	☐ Yes	☐ No
Stroke	☐ Yes	☐ No	Stroke	☐ Yes	☐ No
Multiple Sclerosis	☐ Yes	☐ No	Multiple Sclerosis	☐ Yes	☐ No
Neurological disease	☐ Yes	☐ No	Neurological disease	☐ Yes	☐ No
Any other illness/condition	☐ Yes	☐ No	Any other illness/condition	☐ Yes	☐ No

I consent to this information being used for the purposes of obtaining enhanced annuity offers from a range of annuity providers.

You

Signed ☐

Date ☐

Dependant

Signed ☐

Date ☐

If we need to ask for extra information, please indicate your preferred method of contact.

☐ Phone ☐ Post ☐ Email ☐ No Preference