
ESTATE CAPITAL RETIREMENT BENEFITS QUESTIONNAIRE



Client Name

.....

Date Completed

.....

RETIREMENT BENEFITS
QUESTIONNAIRE

Personal and family wellbeing

Details of known medical history or lifestyle factors that could impact on longevity and enhanced (medical) annuity rates:

.....
.....
.....
.....
.....

Any other relevant family medical history:

.....
.....
.....
.....
.....

Medical history of parents that could be hereditary or should be factored into future plans:

.....
.....
.....
.....

Do you envisage that health issues could lead to additional expenditure in the future?

- Yes
- No

Any other comments:

.....
.....
.....
.....
.....

RETIREMENT BENEFITS
QUESTIONNAIRE

Future Expenditure & Income Needs

Do you expect your expenditure to change before fully retiring?

Yes

No

If yes, what:

.....
.....
.....
.....
.....
.....

If you take pension benefits before fully retiring, do you think your expenditure or income needs will change?

Yes

No

If yes, how:

.....
.....
.....
.....
.....
.....

On full retirement how do you think your * basic expenditure will change and could you put a figure to this?

.....
.....
.....
.....
.....
.....

*Basic expenditure reflects the bills that you must pay and which you would find very hard or impossible to reduce

**Lifestyle expenditure supports your expected standard of living, such as holidays, memberships and subscriptions, eating out that you may not wish to compromise on.

RETIREMENT BENEFITS
QUESTIONNAIRE

On full retirement what do you think will be your lifestyle** expenditure?

Do you expect to have additional lump sum needs (including any known dates)? i.e. new cars, luxury holidays, gifting money, wedding costs, home renovations, etc.

What are your thoughts on taking your tax-free cash as a lump sum or as regular income?

When thinking about retiring and accessing your pension, have you thought specifically about:

- 1. Using the fund to provide you with a long term income starting within the next 5 years?
- 2. Using it to provide a guaranteed income within the next 5 years?
- 3. Taking out all of the money within the next 5 years?
- 4. Not accessing the fund for at least 5 years?

RETIREMENT BENEFITS
QUESTIONNAIRE

Understanding attitude to Pension
Income Risks

This questionnaire sets out a range of subject matters that will help us to understand your knowledge and awareness about your retirement options and other financial considerations. You should answer the questions in the most honest and personal manner possible. The aim of this is to ensure you are fully aware of all the risks and benefits of your options so we can provide the best possible outcome for you.

What do you believe are the advantages of taking up a guaranteed lifetime income (annuity) at retirement?

.....
.....
.....
.....

What do you believe are the disadvantages of not taking up a guaranteed lifetime income (annuity) at retirement?

.....
.....
.....
.....

Why would you consider giving up a guaranteed lifetime income for you and your partner?

.....
.....
.....
.....

If you did not secure a guaranteed lifetime income, why do you feel you are able to manage the pension fund to ensure it does not run out during your lifetime?

.....
.....
.....
.....

What would your greatest concern be about giving up a guaranteed lifetime income?

.....
.....
.....
.....

RETIREMENT BENEFITS
QUESTIONNAIRE

If your pension income was linked to the investment markets, how would you feel if you had to reduce your income when markets fell, to ensure your pension fund did not run out?

How would you feel about having to manage your own pension fund so it did not run out during your lifetime?

How do you feel about paying the costs for someone to advise you on your pension fund?

What experience have you previously had in arranging and managing your own investments?

RETIREMENT BENEFITS
QUESTIONNAIRE

If you were to die, how would your spouse/
partner feel about managing your pension fund
for their own retirement purposes?

What measures would you put in place to
ensure you do not take out too much money
which would deplete your pension fund
within your lifetime?

Why would it be important for you to have
flexible access to your pension funds?

What, if anything, would concern you about
purchasing an annuity?

RETIREMENT BENEFITS
QUESTIONNAIRE

Understanding Advice

Are you aware that if you go into drawdown your pension benefits will become dependent upon future investment returns and could run out during your lifetime? What are your thoughts on this?

How would you describe the risks of using drawdown?

What are your thoughts on the fluctuating values of your money and how do you think you will feel if your pension fund lost money as a result?

How do you feel about giving up guarantee/feature/benefit/future options/etc?

The charges on this investment will apply even if the funds fall in value. How do you think you will feel if you are paying for something that is losing you money?

What do you think are the disadvantages to you about moving to a drawdown income?

RETIREMENT BENEFITS
QUESTIONNAIRE

Signature

Name

Date
