



# Pension Wise Guidance form

You can find more information online at [member.railwaypensions.co.uk](http://member.railwaypensions.co.uk) or contact us by email at [csu@railpen.com](mailto:csu@railpen.com)

**Member name:**  
**Member reference:**

If you are over 50 and want to transfer your defined contribution pension (this includes any benefits you have in BRASS and/or AVC Extra) so you can start taking it, you will need to let us know that you have taken guidance from Pension Wise, that you wish to opt out of it or that you meet one of the requirements that exempt you from taking the guidance. **We cannot proceed with your application otherwise.**

Pension Wise is a government service that provides free and impartial guidance about the options available to people with defined contribution pensions. You can book a Pension Wise appointment if you are aged 50 or over and have a defined contribution pension (this includes any benefits you may have in BRASS or AVC Extra), or if you are considering transferring from a defined benefit pension into a defined contribution arrangement.

We strongly recommend you get guidance from Pension Wise. If you are eligible and choose not to obtain this guidance, you will need to confirm to us that you want to opt out of receiving it.

Please complete and return this form to confirm whether you have taken guidance or want to opt out.

You can book an appointment online at [www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/book-a-free-pension-wise-appointment](http://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/book-a-free-pension-wise-appointment) or by calling 0800 100 166.

Alternatively, we can book an appointment with Pension Wise on your behalf. If you would like us to do so, please let us know.

**Member declaration:**

*Please tick **one** option*

I confirm I have attended an appointment and received appropriate pension guidance from Pension Wise on the options available to me in connection with this application.

I confirm that I have been referred to appropriate pensions guidance but am declining the recommendation to attend a Pension Wise appointment. Please accept this as confirmation that I am opting out of receiving that guidance.

I am not required to attend a Pension Wise appointment as I am under age 50.

I am not required to attend a Pension Wise appointment as taking payment of my benefits is not the current purpose of the transfer.

I am not required to attend a Pension Wise appointment as I have confirmed with the scheme I wish to transfer to that it is an FCA registered pension scheme.

I am not required to attend a Pension Wise appointment as this transfer involves no defined contribution (DC) benefits (including any BRASS or AVC Extra pension savings).

I can confirm that the information provided is true to the best of my knowledge.



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Signature:	<input type="text"/>
Date signed:	<input type="text" value="D D / M M / Y Y Y Y"/>