

**DOCUMENT HANDOVER**


**Defined Benefit**

Servicing Partner:	Partner Code:
Authorised DB Partner:	Partner Code:
Client Name (1):	Client D.O.B:
Client (2) or spouse:	Client (2) D.O.B:

Has Abridged Advice been completed?                      Yes                      To be completed

If already completed, then most of the information listed on this form may already be noted or saved – please refer to said relevant docs to save time.

If applicable, CETV Expiry Date(s):

 **Preferred Retirement Age:**

**List of Plans to be Reviewed/Transferred-** include any DB scheme AVC details

Current Provider	Policy Type	Policy Number	Notes

*Married? Children? Health? Working? Income now, reason for meeting you...*

Does the client have any transitional protection?                      Yes                      No

Please Confirm:



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### Existing Liabilities:

Loan/Mortgage Type & Provider	Amount Outstanding	Monthly Payment	Remaining Term

If applicable; plans to clear liabilities – how and when.

### Client Objections:

Clients required income in retirement and how this will be sourced. Reasons and Objectives to Transfer their DB scheme(s) now:

This should be client specific and relate to why they no longer require their DB scheme's guaranteed source of income.

Please be mindful that unless retiring immediately, the income required at retirement will need to be projected forward to the likely retirement age – please contact the office if you have any queries.

Client retirement objectives, client specific – why do they no longer require their guaranteed income?

Retirement income needs (including on first death if partner involved)

Rationale for discounting the DB scheme / life cover alternatives i.e. scheme income could be used to pay for WOL or pre-retirement disposable income could be used to cover Level Term Assurance of CETV amount.

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### Recommendation- In simple terms

Pension Transfer only?  
TFC Only? Immediate Income?  
RA or TIA?

Retirement Account Specifications:

If applicable: Agreed IAF Enter %

Preferred On-Going Advice Fee

Uncrystallised: 0.25% - 0.5% pa

Crystallised: 0.25% - 0.5% pa

### Fund/Portfolio Selection

Select Option:

Bespoke Portfolio Fund Selection:

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### Reason for fund choice:

FREE TYPE - i.e. how does this fund choice tie in with clients needs and objectives, reason for the bespoke or narrow fund choice...

### Client's investment experience commentary

### Capacity for loss commentary

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### Disclaimer

On receipt of the Business Assurance approval memo for the above mentioned case, I understand that I will be invoiced as per the fees menu or as agreed in writing where relevant.

If the case does not proceed to Business Assurance for approval because we cannot recommend the client transfers any/all of their plans, I understand and agree that I will be invoiced for NPW fees as outlined in the Services and Fees menu.

I also understand that if the CFR has not been adequately completed that Wiltshire Paraplanning may charge up to £100 to cover any additional admin time to complete this for you.

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Type Partner Name

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Date