

## DOCUMENT HANDOVER

### At Retirement Recommendation (Drawdown, UFPLS)

If recommending an Annuity, please use the Annuity handover.

Adviser:	Client 1:
Client DOB:	Partner Code:
Servicing agreement in place (regularity of reviews):	
Selected retirement age (if different)	

### Salesforce Checklist

Please confirm that you have completed the following sections in Salesforce as this ensures the CFR is complete. *If married, please grant access to both Mr & Mrs on salesforce and ensure that the Advice Record includes both.*

Meeting date noted under "Activity" section
Details section fully complete
Relationships - ensure spouse and children included - spouse should appear under 'Related Accounts'
Financials Section fully complete
Income & Expenditure
Advice - Advice Record created for this particular advice
Disclosure - updated if applicable
Advice Record completion - click into Advice record and complete everything under 'Client Needs' (all questions answered)*

\*This will also be where your meeting notes with the client will be recorded

IAF Details

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OAF Details

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If Initial Advice Charge sacrifice is required, would you prefer:      Maximise Credit      Maximise IAF

## At Retirement Recommendation (Drawdown, UFPLS)

### Solution

Full Drawdown

Partial Drawdown

Phased Drawdown

UFPLS

Crystallising within 12 months

TFC Only (No income)

Is the client invested via a SIPP?

Yes\*

No

\* If yes, please provide LoA for any third party investment managers (if applicable). Failure to provide this will mean that we will have to contact the platform provider for the information concerning the investments, which is likely to delay the case/prevent us from collating all the required ceding information.

Is the client part of an Employer Scheme (ESS)?

Yes\*

No

\* If yes please provide detail/LoA, to confirm employer will/will not offer Drawdown. If they will, a full comparison will be needed.

State Pension Forecast on file for client & spouse

Yes

No

An OMO statement is required for first time crystallisation or if the client has not received one within the last 12 months - this must be discussed as part of your review. OMO statements can be requested from the admin centre Partner helpline on 0800 0720229. Request that a copy is sent to the partner's office.

### For Replacements

#### Please note which plans are to be replaced

If you wish for a specific plan to transfer to a specific product, please document in the 'recommendation' box.

Current Provider	Policy Type	Policy Number	Owner	To Be Replaced

## At Retirement Recommendation (Drawdown, UFPLS)

Lump Sum (capital) amount required

Income needed (gross/net):

Frequency:

Indexation:

Does the client qualify for an Enhanced Annuity?

Yes\*

No

\* If yes, please provide the full annuity questionnaire and provider responses

LTA Protection in place?

Yes

No

Details of Protection on file?

Yes

No

Is the client at risk of breaching LTA due to the recommendations?

Yes

No

Details of other guaranteed income on file? Eg. Annuity or Defined Benefit Scheme

Yes

No

If needed please use this box to provide specific details around the recommendation. Otherwise we will assume that full details are in the CFR.

What discussions have taken place when considering the clients Capacity for Loss?

## At Retirement Recommendation (Drawdown, UFPLS)

*What discussions have taken place when considering the clients Capacity for Loss?*

*What discussions have taken place in regards to considering the alternatives to Drawdown?*

Using Existing Assets or Borrowing:

Deferral of accessing pensions funds:

Annuity:

UFPLS:

Phased drawdown:

### **Fund/Portfolio Section**

Select Option:

Will the funds be 100% invested or do you wish to use the Automatic Funds Transfer (AFTF)?

100% Invested

AFTF

*If using AFTF please provide further information in the reason for selection box below.*

## At Retirement Recommendation (Drawdown, UFPLS)

### Reason for Selection

Please indicate why a particular fund/portfolio has been selected in preference to other similar risk rated fund.

### Legacy Preservation Trust (LPT)

Has LPT been recommended?    Yes    Declined    Already in place

Confirm Trustees and beneficiaries if relevant

Did the client wish to include an Expression of Wish Form?    Yes - all completed    No    Forms are with the client

If yes, please provide the beneficiary details:

## At Retirement Recommendation (Drawdown, UFPLS)

### 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