Dear

**Request for Cash Equivalent Transfer Value - (Enter Client Name and Membership Reference if applicable**)

As financial advisers to the above client we request the provision of a current cash equivalent transfer value in respect of their deferred pension entitlement under the (name of scheme) and enclose the client’s authority for the information to be sent to us.

When providing the cash equivalent transfer value and details of the deferred pension entitlement in respect of the scheme, we would be grateful if you could ensure that the following information in respect of the entitlement is included in your response:

**General**

1. A copy of the scheme booklet in relation to their membership of the scheme
2. A copy of the latest summary funding statement in respect of the scheme
3. Confirmation as to whether the CETV provided reflects any underfunded position that the scheme has at present
4. Confirmation as to whether a partial transfer option is available to the member, and if so details of how that option can be applied

**Specific**

1. The scheme normal retirement age
2. The earliest retirement age benefits are payable without reduction but requiring company/trustee consent
3. The earliest retirement age benefits are payable without reduction and without requiring company/trustee consent
4. The earliest age at which benefits can be taken and any actuarial reduction to benefits that will be applied in such circumstances
5. The breakdown of the deferred pension entitlement at the date of leaving service, between any GMP entitlement (Pre and Post April 1988), Pre 6/4/1997 excess and post 5/4/1997 entitlements as applicable to the client
6. The rates of revaluation of the pension in deferment, including, for any GMP entitlement where revaluation is on a Limited Revaluation basis, the amount of the LRP and whether that is included in, or is additional to the CETV you provide
7. The rates of escalation of the pension in payment and the measure of inflation (RPI or CPI) that is used within any increase measure
8. Confirmation as to whether the member has any pre A-day protected tax-free cash entitlement within the deferred pension entitlement
9. Is the member subject to any transitional protection? – if so, please provide details
10. Confirmation of whether any tax-free cash entitlement is by commutation and is provided under Post A-Day maximum rules. If not, please specify the amount/ formula used in calculating the maximum tax-free cash available to the member.
11. Details of the cash commutation factors applicable at the scheme normal retirement age (**enter applicable age(s) for specified early retirement comparisons where required**)
12. Details of any spouse/ civil partner death pre-retirement and post retirement pensions that may be payable
13. Details of any guaranteed period of payment for the member’s pension- if death occurs in the guaranteed period is any lump sum payable?
14. Details of any lump sum benefit payable in the event of the member’s death pre-retirement, including details of any member contributions that may be included in such a payment and the current rate of interest, if any, that would be added to those contributions.
15. For post 5/4/97 benefits confirmation that the scheme is contracted-out on a reference scheme basis, or if not, the split of the post 5/4/97 transfer value between protected and non-protected rights
16. Details of any option available to the member to defer taking benefits beyond the scheme normal retirement age and any revaluation factors that will apply to the pension entitlement post the scheme normal retirement age. Confirmation of whether these late retirement factors apply to the pension revalued to the normal retirement age or the late retirement age and if any allowance is made for missed pension in payment increases.
17. Details of any transferred-in benefits/fixed pension(s)/temporary pension(s) not covered in the answers to the previous questions. Please include details of the revaluation, escalation, payment period, death benefits etc attaching to these additional benefits.

We look forward to receiving the information requested as soon as possible. If there are any points of clarification you require in respect of the request, please contact us on (**enter relevant contact details)**

**Yours faithfully**