

## FORM TO RETURN IF YOU HAVE FIXED PROTECTION

The Lifetime Allowance is a limit on the amount of overall benefit that can be taken by an individual from registered pension schemes. This limit is based on the value placed on the benefit by HMRC. The Lifetime allowance is currently £1.055 million.

Fixed Protection gave members the opportunity to protect pensions savings that had already built up over the Lifetime Allowance when the value of the Lifetime Allowance was reduced in 2012 and then subsequently changed in 2014 and 2016.

If you have or intend to apply for Fixed Protection, it is important to let the Trustee know. The Trustee can then take steps to make sure that your Fixed Protection is not adversely affected by the changes that are described in this letter.

You should let the Trustee know about your Fixed Protection by either returning this form by email or post using the contact details below by 21 February 2020.

- In writing: Pensions Service Centre, PO Box 5863, Pond Street, Sheffield, S98 6AB
- Email: [pensions.helpline@royalmail.com](mailto:pensions.helpline@royalmail.com)

### **Only complete and return this form if you have or intend to apply for Fixed Protection.**

If you have any questions about this, please contact Pensions Service Centre on the following number: 0114 241 4545.

I can confirm that either I have applied for and have been granted Fixed Protection 2012, Fixed Protection 2014 or Fixed Protection 2016 or I intend to apply for Fixed Protection 2016. My details are as follows:

Type of Fixed Protection - 2012 | 2014 | 2016

Name: .....

Address: .....

Email address: .....

Telephone number: .....

Signed: .....

We will need to see evidence of the Fixed Protection and so if possible, please provide a copy of your Fixed Protection certificate with this form.

