









REASONS FOR & AGAINST TRANSFERRING

The table below highlights some of the main generic 'for and against transferring' points for you to consider, and which may help you with making your choice.

WHY YOU MAY WANT TO TRANSFER		WHY YOU MAY NOT WANT TO TRANSFER
You're single with no financial dependants		You're married, with financially dependent children
You have health issues, or expect a shortened life		You're fit and healthy, and expect to live to a normal age
You have other sources of secure income in retirement		This pension is your only source of secure income in retirement
You could afford to lose this pension and still live a comfortable retirement		You cannot afford to lose this pension
You have experience of investing and you're comfortable with the risks involved		You're an investment novice and worry about the fluctuations
You're suffering from financial difficulty and need access to cash now		You're in a comfortable financial position and have no need to access the money immediately
You'd prefer to control your withdrawals and adjust these throughout retirement		You favour a secure, regular income for as long as you live
When you die you'd like to leave lump sums to your chosen beneficiaries		When you die you want to ensure that you leave an income for your spouse/dependants

Please note that this information does not constitute advice, and should not be used to base any financial decisions on.