



13. The Value of the member's PRA will be payable to the member's legal personal representatives on death before retirement
14. The transfer option and open market option will additionally be available to the member (*which will be required if advantage is to be taken of Flexi-Access Drawdown (FADD) or multiple UFPLS payments*)
15. Pension Wise (*now part of the 'Money and Pensions Service'*) must be mentioned should the member wish to take advantage of the additional flexibilities afforded by the 'Pension Freedoms'
16. The 'Money Purchase Annual Allowance' (MPAA) will be reduced if UFPLS payments (single or multiple) are paid or if FADD is triggered

NOTE:

**Letters should be written in full and should include the information contained in each of the bullet points detailed above.** Failure to write a letter in full will result in marks being lost, and failure to mention the information contained in each of the bullet points will result in marks being lost.