
Appendix 4

Information for redress calculation

This Annex belongs to ■ DISP App 4.3.5G.

The following information may be relevant to the redress calculation:

Category	Information needed
Information about the <i>consumer</i>	<ul style="list-style-type: none"> •Date of birth (DOB) •Date of death (if applicable) •Marital or civil partnership status •Spouse or civil partner's DOB •Children's ages if the <i>consumer</i> has children who pension benefits would potentially be payable to •Whether the <i>consumer</i> is assumed to have retired and, if so, the date at which the <i>consumer</i> is assumed to have retired •Information to help determine any adjustment to take the <i>consumer's</i> tax position into account: <ul style="list-style-type: none"> oannual taxable income oexpected total contributions to <i>consumer's</i> DC pension in the tax year in which redress is being paid oannual allowance carry forward from previous years ocurrent lifetime allowance usage oexpected future lifetime allowance usage odetails of any lifetime allowance protections omarginal tax rate expected in retirement
Information about the <i>consumer's</i> former DB scheme	<ul style="list-style-type: none"> •Date of leaving active service in the DB scheme ('DOL') •Section <ul style="list-style-type: none"> •Annual DB pension at DOL split by tranche, as applicable to each section, including GMP splits •Automatic lump sum entitlement due at retirement at DOL split by tranche, as applicable to each section •Normal retirement age applying to each tranche •Early and later retirement factors

Category	Information needed
<p>Information about the <i>consumer's</i> current DC pension (relating to funds from the transfer)</p>	<ul style="list-style-type: none"> •Confirmation of any lower unreduced retirement age that applies to any tranches due to any enhanced early retirement provision •Amount of any other associated benefits (eg, bridging pension, death benefit entitlements pre- and post-retirement) •PCLS factors in force at date of retirement •Details of any adjustment applicable to the transfer as part of a pension sharing order entered into •Date of transfer out of the DB scheme •Fund value at valuation date •Percentage-based product charges and <i>adviser charges</i>, including annual management charges •Product and adviser non-percentage charges, including ongoing <i>adviser charges</i> •Amount of any PCLS taken and dates of payment •Amount of any funds accessed flexibly and dates of payments •Date of any annuity purchased •Annuity terms (if applicable): <ul style="list-style-type: none"> oamount oincreases (<i>RPI</i> linked, <i>CPI</i> linked, applicable cap, applicable floor) ospouse's pension – proportion on death oremaining guarantee period from the valuation date opayment in arrears or advance opayment frequency