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

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