How to contact us
Zurich Self Invested Personal Pension
How to contact us

If you wish to make an additional payment or transfer, change your fund choice, take an income or make a withdrawal from your Zurich plan(s), you will need to contact Zurich, Capita or your adviser. This guide tells you where to get help or information.

Your adviser will normally be your first point of contact. Zurich or Capita cannot give you any financial advice.

Zurich Assurance Ltd (Zurich) has set up the Scheme under which your plan will operate.

Zurich has appointed Zurich Pension Trustees Limited (ZPT) as trustee of the Scheme and Capita Life & Pensions Regulated Services Limited (Capita) as Scheme Administrator. ZPT holds the assets of the Scheme as ‘bare trustee’. A bare trustee owns the Scheme assets and holds them on behalf of members and beneficiaries. Capita is responsible for the day-to-day administration of the Scheme.

In order to ensure it is straightforward for you to contact Zurich, ZPT or Capita, whatever the nature of your communication, you should contact ‘Zurich Retirement Services’ at the address shown on the next page.

Making additional payments

You can add to your plan at any time as long as the payment meets the minimum amount.

Please contact your adviser for advice and an application form.

Capita will write and let you know when the payment has been received.

Transferring from another plan

If you have other plans, including existing drawdown pension plans, you can transfer them to your Zurich Self Invested Personal Pension.

Any transfer payment(s) must meet the minimum amount. You should contact your adviser for advice and an application form.

Changing your Zurich pension fund choice

You can move your existing Zurich pension fund investments into other Zurich pension funds. You should contact your adviser to discuss your options and if appropriate they will contact Capita confirming what you would like to do. Capita will confirm your new fund choice(s) in writing.

Currently, Zurich does not charge for fund switching. However, Zurich may decide to charge for switching in the future. In that case, Capita will give you three months’ notice.
Moving into and from wider SIPP assets

Working with your adviser, you can move your existing Zurich pension fund investments into wider SIPP assets or move from wider SIPP assets into Zurich pension funds. Your adviser should contact Capita confirming what you would like to do. The manner in which we will need investment instructions will depend on the investment type.

Capita will confirm your new investment choice in writing. If you move investments charges may apply.

Taking a regular income and/or tax-free cash

You can start taking benefits at any time from age 55 or earlier if you retire because of incapacity or have a protected retirement age of less than age 55. You can take a regular income by buying a pension or taking out a drawdown pension or a combination of both. To take out a drawdown pension, your plan value must meet the minimum amount required at the time.

If you have not taken any benefits, Capita will write to you before your selected retirement date about your options. If you would like to take your benefits earlier, please contact Capita. If you are already taking income from a drawdown pension and want to make changes, please contact Capita.

You will be contacted and advised about the details when your pension or the income payments have been set up. If your tax-free cash is being paid to your bank account Capita will write and let you know when the payment has been made.

Before making any extra payments (including transfers) or changes to your plan, Zurich and Capita strongly recommend you speak to your adviser. Please refer to your Terms and Conditions for more information. Capita will only accept instructions from you if you have been advised.

How to contact us

We are open for questions from 8am until 6:30pm, Monday to Friday (we are not open on bank holidays). An answerphone is in operation outside office hours.

Telephone: 0345 850 8898
Fax: 03702 434 813

Address
Zurich Retirement Services
Suite 3 West Port House
144 West Marketgait
Dundee
DD1 1NJ

E-mail
zurichretirementservices@capita.co.uk

For more information, visit Zurich's website at www.zurich.co.uk/life

Keep in touch

It's important to keep in touch. If you change your address or any of your contact details, please let us know. We want everyone to find it easy to deal with us. Please let us know if you need information about our plans and services in a different format.
Please let us know if you would like a copy of this in large print or braille, or on audiotape or CD.

If you are a textphone user, we can answer any questions you have through a Typetalk Operator. Please call us on 18001 0345 850 8898. Or, if you prefer, we can introduce your adviser to a sign-language interpreter.