



If you are thinking about taking your benefits, there are some simple steps to make sure they start to be paid on the day you want...

The big day: (Use this space to write in the date you would like your benefits to be paid.) / /

	What you need to do.	When you need to do it (write in your dates)./...../.....	Tick when you've done it.
Step 1	Decide when you want to take your benefits. Plan early, ideally a year before you retire.	6 to 12 months before 'the big day'/...../.....	
Step 2	Check with your employer or rpmI to find out if you are eligible to take your benefits when you want them.	6 to 12 months before 'the big day'/...../.....	
Step 3	12 weeks before you want your benefits, ask for an estimate of your benefits through either your employer or rpmI's Helpline on 0800 2 343434.	12 weeks before 'the big day'/...../.....	
Step 4	Eight weeks before you want your benefits, fill in an application for payment of benefits form. Get your employer to fill in your pay details and authorise it. They will send it to rpmI. Ideally this should be at least four to six weeks before you want your benefits paid.	8 weeks before 'the big day'/...../.....	
Optional step	Get in touch with an independent financial advisor so that they can take you through your estimate and benefit options.	10 weeks before 'the big day'/...../.....	

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