

Guide to accessing your pension

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1 Introduction

This guide has been designed to help you make the right choices when deciding how to access your pension.

It explains:

- The options available to you
- The commitments and risks associated with those options
- How you can let us know which option you have chosen
- What happens next
- What happens when you die

The guide also addresses some additional questions you may have.



If you're not sure which is the right option for you, you can turn to Pension Wise – the government's free and impartial guidance service

created to help you understand your options. You can find Pension Wise online at www.moneyhelper.org.uk/pensionwise, book a phone appointment by calling 0800 280 8880, or arrange a face-to-face meeting through your local Citizens Advice. Just keep in mind that Pension Wise is not a substitute for full, regulated financial advice – so you may want to ask for advice from a suitably qualified financial adviser too.

2 Aims of accessing your pension

When it comes to accessing your pension, a SIPP allows plenty of flexibility. You can start accessing your money any time from age 55 onwards (this will rise to 57 in 2028).

And you can choose to access it in multiple ways:

- Income drawdown, also known as flexi-access drawdown and /or
- Buying an annuity from an insurance company.

If you choose drawdown or an annuity, you can usually also receive a tax free lump sum. The lump sum will normally be 25% of the value of the fund you're accessing, but this may vary if you've registered with HM Revenue & Customs (HMRC) for protection of your pensions, or have used up all or most of your lump sum allowance.

When deciding whether, and how, to access your pension, you need to be aware that 'flexibly accessing' your pension reduces the amount you can continue to pay into it. 'Flexibly accessing' your pension means, taking an income via flexi-access drawdown, taking pension lump sums or buying a flexible annuity.

Before you flexibly access your pension, you can contribute up to £60,000 annually. But after you flexibly access your pension, the amount you can pay into a money purchase pension (such as your SIPP) drops to £10,000 a year.

There's no limit on further contributions if you access your pension non-flexibly, i.e. by only taking a tax free lump sum, or taking an income from non-drawdown funds.

If you choose to take income drawdown from your SIPP, your pension fund can continue to remain invested tax-efficiently beyond your retirement.

Both flexi-access drawdown and pension lump sums allow you to take as much or as little income from your SIPP as you'd like.

When considering the level of income to take, you should also consider whether it will be sustainable for the rest of your life, and how much tax you'll have to pay on the income.

If you started drawdown before 6 April 2015, you may be in 'capped drawdown'. Under capped drawdown, the amount of income you can receive each year is subject to limits set by the government. You can switch from capped to flexi-access drawdown at any point, but it's important to remember this will mean the amount you can pay into your SIPP will drop from £60,000 to £10,000 a year.

Another important thing to consider is that you don't have to take income drawdown from your AJ Bell SIPP. Other pension providers may offer drawdown products that are more appropriate for your needs and circumstances. If you need help shopping around, the MoneyHelper website (moneyhelper.org.uk) provides some useful information.

If you choose to buy an annuity, your pension fund will be passed to an insurance company which will convert it into a pension income payable to you for the rest of your life.

You can choose an annuity that provides a pension for you only, or you can choose one that also provides a pension for your spouse or partner after you die. You've also got the choice of whether you want your pension to remain level throughout your retirement, whether you want it to increase as you get older, or whether you want to allow for payments that can decrease over time. This may be useful if you have other sources of income that will only become payable at a later date.

If you need further information about finding an independent financial adviser in your area, you can find it at register.fca.org.uk/directory/s/, unbiased.co.uk, vouchedfor.co.uk or moneyhelper.org.uk/en/articles/choosing-a-financial-adviser.

The value of your investments can go down as well as up and you may get back less than you originally invested.

We don't offer advice, so it's important you understand the risks, if you're unsure please consult a suitably qualified financial adviser.

Tax treatment depends on your individual circumstances and rules may change. The information in this guide is based on tax rules as at 5 April 2025. If you are resident in Scotland, different rates of tax apply and figures and examples in this guide may vary.

2.1 Income drawdown – the commitments and risks

If you choose to access your pension from your SIPP using drawdown, you'll need to:

- Choose an initial income level suitable for you
- Determine the most appropriate investment strategy for you
- Review your investment strategy regularly
- Regularly review your income level and whether to continue with your option (or buy an annuity)
- Comply with our terms and conditions and pay the SIPP charges set out on our website ajbell.co.uk
- Notify us of any changes to your personal circumstances that might affect your SIPP, particularly those affecting your eligibility to access your pension.

You also need to be aware of the following risks:

- Your pension fund will remain invested, and the value of investments can fall as well as rise. This can affect the level of pension you can take.
- The income you take from your SIPP may not be sustainable: particularly if your investment returns are low. The higher the income you take, the greater the chance it will go down in the future. If your SIPP runs out of funds, you might be left relying on other sources of income for the rest of retirement.
- Payments you take from your SIPP are subject to income tax. So if you make significant withdrawals in a short period of time, you may have to pay a large amount of tax.
- Cash and investments held in your SIPP enjoy significant tax advantages compared with cash and investments you hold outside a pension.
- If you die aged 75 or older, payments made from your SIPP to your beneficiaries will be subject to tax.
- The pension you receive from your SIPP is not fixed and isn't guaranteed for life. If a guaranteed retirement income is important to you, then you should consider buying an annuity.
- If you wait to buy an annuity, you may find that the level of the annuity is lower than it was earlier.
- Buying an annuity may mean you benefit from cross-subsidy from the funds of annuity holders who have died. Income drawdown doesn't offer this advantage.
- If you've a small SIPP and no other assets or income to fall back on, the financial impact of these risks may be greater.
- If you're in ill health, annuities may offer you an enhanced income. Income drawdown doesn't offer this. If you place any part of your SIPP in drawdown, you're no longer eligible to receive a serious ill-health lump sum from the drawdown fund.

2.2 Buying an annuity – the commitments and risks

If you choose to buy an annuity with the money in your SIPP, you will need to:

- Decide when the right time to buy an annuity is: waiting can sometimes result in a higher annuity rate.
- Shop around to make sure the annuity type and options you choose are right for you.

- Think about whether you want to provide a pension for your spouse or partner after your death.
- Check whether any of your circumstances mean you qualify for an enhanced annuity.
- Consider whether you want to buy an annuity that increases over time, stays level, or allows for payments to decrease over time. Your choice will influence the level of payments you receive at the start of your annuity and how their value is affected by inflation.
- Bear the underlying expenses of the insurance company as implicitly contained in the annuity rate.

You also need to be aware of the following risks:

- Choosing to buy an annuity, and the type of annuity you choose, is a one-off decision that can't be reversed. Your circumstances may change in the future, making your choice of annuity no longer right for you.
- When you choose to buy your annuity, the market annuity rates available to you may be low.
- Once you buy an annuity, you can't transfer from one insurance company to another.
- After you buy an annuity, you may not benefit from future growth in your pension fund.
- Depending on when you die, you may cross-subsidise the pensions paid to other annuity holders who live longer than you.
- Annuity rates vary continuously depending on a complex set of factors. This makes when you buy your annuity important.

3 Your options

3.1 Lump sums

Tax free lump sum

One way to access your pension in retirement is by taking a tax free lump sum.

You can take a tax free lump sum up to the lower value of:

- 25% of the overall amount of your pension you're accessing
- your unused lump sum allowance
- your unused lump sum and death benefit allowance

You may be able to take a tax free lump sum in excess of this if you're registered with HMRC for protection of your fund or lump sum rights. If you hold lump sum protection, when you decide to access your pension you'll be asked to provide details and a copy of your protection certificate.

If you take a tax free lump sum and no income, the amount you can continue paying into your pension won't be reduced. But keep in mind that if you use some, or all, of your tax free lump sum to fund a large increase in pension contributions, you'll have to pay significant tax charges on the value of your lump sum withdrawal. This is called "recycling" your lump sum, and isn't allowed.

3.2 Income drawdown

If you choose to take a tax free lump sum from your SIPP, the remaining money will be used to provide you with a pension. If you don't decide to buy an annuity, the money

remaining in your SIPP will be used to provide you with income drawdown. It can be either flexi-access drawdown or, if you hold drawdown funds that started before 6 April 2015, capped drawdown.

Drawdown pension (flexi-access drawdown)

With flexi-access drawdown, your fund remains invested and you draw a pension from it. There's no minimum or maximum pension, so you can choose not to take any money, or as much as you want.

Income you receive from a drawdown pension is subject to income tax. So when deciding how much income to take, you should make sure you understand how much tax you may have to pay. Taking a high level of pension in a short period of time may mean you have to pay tax at higher rates than you were expecting.

You can choose to take a drawdown income regularly, or via one-off payments to suit your own circumstances. This gives you the flexibility to vary, or stop, the pension you take to suit your immediate requirements.

Taking any amount of income through flexi-access drawdown will reduce the amount you can contribute to your SIPP, and other money purchase pensions, each tax year to £10,000.

Drawdown pension (capped drawdown)

If you started your drawdown pension before 6 April 2015, you may be in a different form of drawdown pension: capped drawdown. This works similarly to flexi-access drawdown, except the amount of income you can take is subject to a maximum limit set by HMRC.

The maximum annual income you can take is currently set at 150% of the Government Actuary's Department relevant annuity rate. This varies depending on your age and returns from government securities. It's applied to the value of your pension fund at the date you first take income from it, and at each subsequent review.

The maximum pension available from your drawdown fund will be reviewed every three years until you reach age 75, and annually from then on. Until you turn 75, you can choose to have the maximum pension available reviewed on any anniversary of the date you put your fund into income drawdown. You must tell us that you want to do this in advance of the anniversary.

If you want, you can move more money into your capped drawdown fund. While you remain in capped drawdown, you can still contribute up to £60,000 to your SIPP each tax year. You can move from capped drawdown to flexi-access drawdown at any time simply by completing our 'capped to flexi-access drawdown conversion form'.

3.3 Lifetime annuity

If you buy a lifetime annuity, you'll pass your pension fund to an insurance company who, in return, will pay you a pension income for the rest of your life – and, if you choose, to your spouse or partner too when you die.

Generally, HMRC don't set a limit on the amount of pension you're able to take from an annuity each year. Instead, each insurance company decides what level of pension they're willing to pay you depending on the size of your pension

pot, your circumstances and the type of annuity you select. The annuity offered by insurance companies can vary considerably, so it's crucial you shop around to get the best deal.

You'll need to make a number of choices about the type of annuity to buy. These include:

- **Level, escalating or decreasing pension income.** An escalating annuity helps to protect your income against inflation – but since your annuity will increase in the future, its starting level will be lower. There can be substantial differences between escalating and level annuities. When considering these, you need to balance the option of rising long-term income levels in the future against lower initial income levels. You should also weigh up factors such as your health, how long you might be receiving a pension for, and the long-term effect of inflation. You might want to choose an annuity that allows the income to decrease if you have other income sources that come into play at a later time.
- **Maximum allowable contributions.** If you choose an annuity that can decrease in value, the amount you can contribute to your SIPP and other money purchase pensions will be reduced to £10,000 a year. Buying a traditional annuity that can't decrease won't reduce your permitted contributions.
- **Type of escalating annuity.** If you choose to buy an escalating annuity, you have flexibility over the level of escalation. You can usually decide whether your income increases by a fixed percentage, such as 3% per annum, or by the rate of inflation (RPI).
- **Investment-linked income.** These annuities offer the potential for income to increase if investments go up. This is balanced against the risk that if investments fall, the annuity income may fall too.
- **Single life or joint life.** A proportion of your annuity can be paid on your death to your surviving spouse: this is called a joint life annuity. The level of your spouse's pension is usually expressed as a percentage of your annuity income. Under a single life annuity, payments will end on your death. Because the payments under a joint life annuity may continue for longer than under a single life annuity, the level of income will be lower.
- **Guarantee periods.** A guarantee period means that, if you die during the period of the guarantee, the income due for the remainder of the guarantee will be paid. In some circumstances, this may be paid as a lump sum. If not, the income will be paid as a continuing pension.
- **Enhanced annuity.** Depending on your personal circumstances, you may be eligible to receive an increased annuity. Two of the most common personal circumstances that could mean you get an enhanced annuity are your/your family's health history, and where you live.
- **Payment frequency and timing.** If you choose to take your annuity annually in advance, the pension will be lower than if you choose to take your annuity in arrears, or monthly.

The MoneyHelper's website <https://comparison.moneyhelper.org.uk/en/tools/annuities> allows you to compare the annuities available to you, taking into account the choices mentioned above.

4 Help with making your choice

Before making your choice, we recommend that you seek advice from a financial adviser. If you need help finding an independent financial adviser in your area, take a look at register.fca.org.uk/directory/s/, unbiased.co.uk, vouchedfor.co.uk or moneyhelper.org.uk/en/articles/choosing-a-financial-adviser.

You're also entitled to free, impartial guidance on your options from the government-backed service, Pension Wise. You can access Pension Wise online at www.moneyhelper.org.uk/pensionwise, book a telephone appointment by calling 0800 280 8880, or arrange a face-to-face meeting through your local Citizens Advice. This isn't a substitute for full, regulated financial advice.

As we can't give you advice, we would recommend that you contact a financial adviser, or the guidance service providers, to discuss your circumstances.

5 Receiving your pension

5.1 How will I be paid?

We can only make payments to your nominated bank account, which must be a UK bank or building society account held in your name (or in joint names with someone else). We can't make payments to an account in someone else's name, to a non-UK bank account or by cheque. All payments are made in sterling.

5.2 How often can I take my pension?

Income drawdown

If you want to receive a regular pension from your SIPP, it can be paid monthly, quarterly, half yearly or annually. All regular pension payments will be sent on a fixed date of the 10th of each month. If this falls on a weekend, we'll send the payment the first working day following the 10th. In all cases, payments should reach your account three working days from the payment being sent.

For us to make the payments on time, you must ensure sufficient cash funds are available in the cash account of your SIPP by the close of business two working days before the 10th of each month.

You can also take one-off pension payments to suit your circumstances.

Annuity

If you buy an annuity, the pension frequency will be agreed with the insurance company at the time you buy it.

5.3 Will the payments I receive be taxed?

Income drawdown

Yes. Your payments will be taxed as pension income under the PAYE system. Initially, your pension will be taxed using the emergency tax code on a Month 1 basis until we receive confirmation of your tax code from your tax office.

Shortly after each pension payment, you'll receive a payslip confirming your gross pension, tax and net pension. We'll also send a P60 to you every year confirming the pension and tax that has been paid during that tax year.

Annuity

If you buy an annuity with all or part of your SIPP, the annuity will also be taxed under the PAYE system. The insurance company should give you further information about this.

5.4 How do I reclaim tax that is overpaid?

If you take a one-off income payment, it's likely that you'll overpay tax. This is because the tax system will treat your one-off payment as the first of a series of regular monthly payments. When this happens, HMRC will usually automatically correct the tax position at the end of the year in the course of the normal PAYE process.

If you want it to be resolved before that, you can make an in-year claim by completing a form.

If you've emptied your pension fund, you should use:

- P50Z if you have no other PAYE or pension income (other than a state pension)
- P53Z if you have other PAYE or pension income

If you haven't emptied your pension fund, and don't have plans to take further taxable payments during the tax year, then you should use P55.

5.5 Can I change the level of income I'm receiving?

Yes. You're free to vary the level of payments, or stop taking an income altogether, at any time.

Annuity

If you buy an annuity, you'll confirm the level of pension with the insurance company when you buy it. You can set up your annuity so your pension level stays the same, or varies over time.

6 Payments on death

When you die, the value of your SIPP will be paid out to your beneficiaries. The payments will be made either as a lump sum, or as an ongoing pension.

We describe these options, and the way these options are taxed, below.

6.1 Payments on death from your SIPP

Payments can be made as a lump sum to a beneficiary, or they can provide a pension, either under income withdrawal or via buying an annuity.

Payments on death are made at the discretion of AJ Bell Management Limited, as the Scheme Administrator of your SIPP. You can nominate the individuals you want to receive payments, and your wishes will be taken into account. You can complete a new nomination at any time.

Lump sums paid on death are normally free of any Inheritance Tax, but this isn't guaranteed.

If you die before the age of 75, payments to your beneficiaries (whether a lump sum or pension) will normally be tax free, regardless of whether you've accessed your pension. If you die aged 75 or older, payments to your beneficiaries will

normally be taxed at the recipient's marginal rate of income tax. If you die aged 75 or older and pay a lump sum to a trust, it will be taxed at 45%.

6.2 Lifetime annuity

With a lifetime annuity, your contract with the insurance company will specify whether there will be payments to beneficiaries on your death. This may include the continued payment of a pension to your spouse/dependant through a joint life annuity, or the payment of a lump sum if your annuity payments are guaranteed.

7 Charges

There are a number of additional SIPP charges. These are:

Charge (VAT is payable in addition)	
Purchase an annuity	£150
Payments on death or if your pension is to be split/shared as part of a Divorce	Time/cost basis. Minimum charge £250
Transfer to another pension scheme	No charge
Payment by CHAPS	£25

Please view our SIPP charges and rates at ajbell.co.uk/sipp/charges-and-rates for more information, including the charges that apply for capped drawdown.

Notes:

Your insurance company will confirm details of any charges explicitly involved in the provision of your annuity. Typically, charges for annuities are made implicitly – by reducing the annuity rates available to customers.

8 Miscellaneous SIPP questions

8.1 Is there a limit on the money I can take from my SIPP?

No, there's no limit on the money you can take from your SIPP.

However, you can only take tax-free lump sums during your lifetime up to the lump sum allowance of £268,275.

If you take a lump sum in excess of your remaining available lump sum allowance, the excess will be taxable at your marginal rate of income tax.

Tax-free lump sums on death are limited to the lump sum and death benefit allowance of £1,073,100. This is reduced by any lump sums taken while you were alive.

If you've registered with HMRC for a form of transitional protection, this may entitle you to higher tax-free amounts.

8.2 How will the lump sum allowance and lump sum and death benefit allowance I use be confirmed?

When you access your SIPP, we'll provide you with a 'Schedule of benefits', which will show how much of your lump sum allowance you've used.

Unless we tell you otherwise, the amount shown for your lump sum allowance used will also be the same amount used for your lump sum and death benefit allowance.

For most people, these two amounts will be the same.

8.3 Can taking money from my SIPP impact my state benefits?

Possibly, yes. If you currently qualify for state benefits, we strongly recommend that before taking any money from your SIPP, you speak with Pension Wise for guidance or contact the Department for Work and Pensions to establish how your benefits could be affected.

8.4 Can I cancel my decision to access my pension?

No, you can't cancel your decision to access your pension from your SIPP.

But if you choose to access your pension via an annuity, you do have cancellation rights. The insurance company will provide more details.

8.5 Once I take drawdown, can I transfer my SIPP to another provider?

Yes, you can transfer your SIPP to another drawdown provider at any time. Just keep in mind that, under HMRC rules, you can only transfer your entire drawdown fund to another provider – you can't transfer part of it.

8.6 Will you provide any other options not detailed above?

The majority of the ways of accessing your pension have been covered above. We can't be compelled to make a payment that isn't authorised by pensions tax legislation.

In that case, both the recipient of any unauthorised payment, and the scheme, would be subject to very significant tax charges.

8.7 Can you provide advice on my options for accessing my pension?

We can't provide any advice about:

- Whether you should buy an annuity, enter drawdown pension or choose regular pension lump sums, or defer your decision to access your pension
- The amount of money you should take from your SIPP
- Whether you should transfer your pension into or out of your SIPP
- Any issue concerning investment, tax or financial services

If you need advice, you must contact a suitably qualified financial adviser. Your adviser will provide you with details about the cost of the advice.

If you need further information about finding an independent financial adviser in your area, take a look at register.fca.org.uk/directory/s/, unbiased.co.uk, vouchedfor.co.uk or moneyhelper.org.uk/en/articles/choosing-a-financial-adviser.

You're also entitled to free, impartial guidance on your options from the government-backed service, Pension Wise. You can access Pension Wise online at www.moneyhelper.org.uk/pensionwise, book a telephone appointment by calling 0800 280 8880, or arrange a face-to-face meeting through your local Citizens Advice. This isn't a substitute for full, regulated financial advice.

Since we can't give you advice, we recommend that you contact a financial adviser, or Pension Wise, to discuss your options further.

8.8 Will accessing my pension affect my creditors?

Money you hold in a pension is protected from creditors by law. Money you withdraw from your pension and hold in a personal bank account or other personal investment isn't protected in the same way. This means that, if you go bankrupt, creditors may be entitled to money you've withdrawn from your pension.

8.9 Can I access my pension to invest elsewhere?

Once you reach age 55 (age 57 from 6 April 2028), you can withdraw funds from your pension to invest elsewhere. However, you should be vigilant about pension scams. Be on the lookout for warning signs such as cold calls, unrealistic returns, being rushed into signing documents and advisers not registered with the FCA recommending investments to you.

You can't withdraw funds from your pension before age 55 (age 57 from 6 April 2028) unless you're in ill health, or have a protected pension age. If you're approached by someone claiming to know a loophole that allows you early access, it's very likely to be a scam.

You should also consider charges that might apply to any alternative investment. You may also need to pay income and capital gains tax, which doesn't apply to investments held in your pension.

8.10 What are Investment Pathways?

Investment Pathways were introduced by the Financial Conduct Authority (FCA). The idea is to give everyone access to simple, affordable investments broadly geared to their retirement goals. They are completely optional, and whether you choose one is up to you.

You'll be offered Investment Pathways when you set up a drawdown pot with us. To get started, just choose the Investment Pathway that suits your pension plans for the next five years. You'll then be able to invest in an AJ Bell fund designed to match the Investment Pathway that you chose.

Other companies also offer Investment Pathway funds, and it may be a good idea to shop around first. On the MoneyHelper website, you'll find a handy Investment Pathway comparator: <https://comparison.moneyhelper.org.uk/en/tools/drawdown-investment-pathways>

If you're not sure what's best for your pot, you can also seek advice from an FCA-regulated financial adviser.

To learn more about the Investment Pathways we offer, please visit our website.

8.11 What if I have a complaint?

Customer satisfaction is very important to us. If you do have any cause to complain about the services provided, clear procedures are laid down by the Financial Conduct Authority to ensure that your complaint is dealt with fairly.

If you have a complaint, please contact us at

AJ Bell
4 Exchange Quay
Salford Quays
Manchester
M5 3EE

Tel: 0345 54 32 600

Email: help@ajbell.co.uk

If your complaint is about the administration of your SIPP, and you're not satisfied with our response, you may refer your complaint to the Pensions Ombudsman.

Help is also available from MoneyHelper who can advise you on how to complain and may be able to sort the matter out without the need for the Ombudsman to get involved. The contact details for both the Pensions Ombudsman and MoneyHelper are as follows:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Tel: 020 7630 2200

MoneyHelper
11 Belgrave Road
London
SW1V 1RB

Tel: 0300 123 1047

All other complaints may be referred free of charge to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 123 9123

Website: financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal proceedings.

8.12 What if I have any further questions?

Please email us at help@ajbell.co.uk, or write to us at the following address:

AJ Bell
4 Exchange Quay
Salford Quays
Manchester
M5 3EE

IMPORTANT

Full details of the legally binding contract between you and AJ Bell Management Limited are included in the Terms & Conditions, as amended from time to time. A copy is available from our website ajbell.co.uk or by calling us on 0345 54 32 600.

The law of England and Wales will apply in all legal disputes.

If you would like a copy of this or any other item of our literature in large print, Braille or in audio format, please contact us on 0345 54 32 600 or by email help@ajbell.co.uk.

All our literature and future communication to you will be in English.