



essentialSIPP
your essential pension



The essential SIPP Income Drawdown Cooling-Off Notice

Financial products and services

Financial products including banking, credit, insurance, personal pensions and investments sold remotely have a **14-day** cooling-off period (**30 days** in the case of life insurance and personal pensions).

Can I change my mind?

You have a legal right to change your mind. You have 30 days from the date you enter into the income drawdown option to change your mind, and cancel the income drawdown option selected.

Should you cancel your income drawdown application you will need to return any pension commencement lump sum and income paid to you within 30 days of invoking your right to cancel.

Should you fail to return the funds paid to you within the 30 days you will lose your right to cancel.

The cooling off period or cancellation right is only applicable the first time you exercise the option to enter into income drawdown.

How do I cancel my income drawdown application within the cooling-off period?

If you want to cancel your income drawdown application, please write to us at this address:

Customer Services
Stadia Trustees Limited
654 The Crescent
Colchester Business Park
Colchester
Essex
CO4 9YQ

Telephone: 01206 594 020
Email: info@stadiatrustees.com