

# The Gaudi Drawdown proposition



## Gaudi's approach

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Gaudi provides the technology, administration, technical and compliance expertise to enable our business partners to offer a compelling pension drawdown proposition. You do not need to be white labelling our SIPP to offer Gaudi's pension drawdown functionality. If you already offer a personal pension or a SIPP directly or through an app, you can add a pension drawdown offering under your brand.

Whatever your proposition, keeping customers for a long time is important. Having a full retirement offering will help you retain customers for life and continue to manage what is likely to be your customer's largest fund values throughout their retirement.

## A simplified, paperless, straight through process

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Gaudi avoids acronyms and technical terms and uses plain English. We can offer you a suite of customer facing screens that can be in your brand and linked to your user interfaces. Whether your customers are advised or non-advised, your customers' journey will take them through all the compliance requirements and investment pathways all without the need for a 'wet' signature.

## Drawdown functionality to suit your customers

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You may think that a simple tax-free payment and regular income is sufficient for your customers or prefer the complex combination of regular tax-free payments, recurring monthly payments with a tax free amount each month. Gaudi offers flexibility in the drawdown options you choose and enables you to offer your customers:

- Fully flexible drawdown options to:
  - Draw as much or as little as they want from their pension plan
  - Take benefits in stages
  - Take tax-free cash without taking taxable pension income
  - Mix and match tax free cash and pension income to maximise tax efficiency
  - Set income requirements in the full knowledge of the tax deductions that will be made because of our real-time payroll interface
- An online automated application without the need for 'wet' signatures
- Quick payment of pension cash withdrawals
- All required pension drawdown documentation including payslips and P60s

We also offer a range of planning tools that allow your customers to better plan their savings and retirement income. The basis of all financial planning is cash for immediate needs, investments for larger medium-term needs and a pension for the long term. Gaudi's SIPP and pension drawdown offering can help enhance your business for the longer term.

## Interested to find out more?

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To explore in more detail how Gaudi can help you, please contact Patrick Vaughan, Managing Director on 01722 713910 or at [Patrick.vaughan@gauidltd.co.uk](mailto:Patrick.vaughan@gauidltd.co.uk)

Visit us at [www.gauidltd.co.uk](http://www.gauidltd.co.uk) or follow us on Twitter @Gaudilimited or LinkedIn @Gaudiltd

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