

# Identifying where additional consideration is needed

Typically, combining regular PCLS with regular income is straight forward, however there are additional considerations if:

- You are making a full withdrawal (UFPLS equivalent), or
- In addition to the PCLS, you are taking more than 80% of the remaining (taxable) income.

In these circumstances, we do not allow these instructions to be submitted unless one of the two below scenarios are in place:

- 1 Have a balance (a 'buffer') in the pension drawdown account equivalent to 20% of one taxable income payment.
- 2 Hold the equivalent of 12-months crystallisations in product cash within the pension savings account.

The flowchart below is designed to help you identify when you need to consider these options, and which options are available to you.

