

# Submitting a PCLS payment request - checklist

Aegon Retirement Choices and One Retirement

Use our checklist to make sure you have all the correct information to hand before you start to move funds out of your clients uncrystallised self-invested personal pension (SIPP) into a flexi-access drawdown arrangement with a pension commencement lump sum (PCLS) payment on Aegon Retirement Choices or One Retirement.

Rebalancing also needs to be switched off, if it's not the funds may not sell into cash to release the PCLS payment.

For more help when withdrawing money from your clients' products, see our [Money out support guides](#).

## Make sure you have:

- The details of any previous benefit crystallisation events
- If you're using Drawdown-Lite, remember to **Switch into assets** to complete the selling down of assets. You can do this before or after using Drawdown-Lite.
- Details of any protection your client has on their SIPP.
- The bank account details (sort code, account number, and account name) we're making the payment into. We'll look to verify the bank details electronically. If we're not able to do this, we might contact you to request further documentation or confirmation.

If you need any help, speak to your usual Aegon contact or [get in touch](#).