

Hargreaves Lansdown is a trading name of Hargreaves Lansdown Asset Management Limited (a wholly-owned subsidiary of Hargreaves Lansdown plc), authorised and regulated by the Financial Conduct Authority. The company is registered in England and Wales with company number 01896481, with its registered office at the address shown.

**HARGREAVES  
LANDSOWN**

SIPP Transfers

One College Square South  
Anchor Road  
Bristol  
BS1 5HL

Telephone: 0117 980 9926  
www.hl.co.uk

Retirement Capital  
Pension Practitioner Venture Wales  
Merthyr Tydfil Industrial Park  
Pentrebach  
Merthyr Tydfil  
Mid Glamorgan  
CF48 4DR

31 December 2024  
Our Ref: 743580

**URGENT**

**Pension Transfer: Request for Discharge Forms**

Dear Sir/Madam

**Existing Policy: Retirement Capital U9584087**

**Member: Mr T G Mullock , The Coach House 8 West Street Olney Buckinghamshire MK46 5HR**

**Transferring into: HL SIPP (PSTR – 00616238RC)**

Please find attached a letter of authority to enable our client to transfer the above policy to the HL SIPP. I would be grateful if you could send the necessary transfer out details to enable this to proceed.

**What we require from you (please email where possible):**

<input type="checkbox"/>	Discharge Forms
<input type="checkbox"/>	Details of current scheme, including values
<input type="checkbox"/>	Details of any safeguarded benefits <b>including the below*</b>

**\*Please note the HL SIPP cannot automatically accept transfers from the following schemes:**

- AVCs linked to a Defined Benefit scheme, where the AVC can provide some or all of the main scheme Tax Free Cash entitlement
- Money Purchase schemes or Section 32 plans with an underpin or containing GAR, GMP or 9(2B) rights
- Cash Balance schemes

**If you do not provide this information we will have to contact you again to confirm it.**

Additionally, please advise us if either the pension has been crystallised in full or part or if there is a court order attached to the plan.

If you have any further queries on this matter, or any other, please do not hesitate to contact me on 0117 980 9891 or at [sipptransfers@hl.co.uk](mailto:sipptransfers@hl.co.uk)

Yours faithfully,

Charlotte Stewart  
SIPP Transfer Management Team  
Hargreaves Lansdown

Confidential

# SIPP TWO-MINUTE TRANSFER FORM

Vantage Sipp

20 DEC 2024

HARGREAVES  
LANSDOWN

## Before transferring please read the SIPP Key Features, including:

- ✓ Important Investment Notes
- ✓ Transfer Checklist
- ✓ Common Transfer Declaration

It's also really important to make sure you won't lose any valuable guarantees or benefits from your current pension provider or have to pay excessive exit fees. We wouldn't want you to lose money.

If you're over 50 and plan to access your pension as a direct result of this transfer, or you're transferring a pension that's already in drawdown you'll need to complete a set of risk questions before you apply. You can do this by calling us on 0117 980 9926.

We'll transfer your pension as cash (unless you request otherwise), which means it won't be affected by any stock market rises or falls for a period. Once your transfer is complete, you can choose your investments.

If you're transferring a pension that's already in drawdown you'll need to complete a set of risk questions before we send you a drawdown application. You can do this by calling us on 0117 980 9926.

## GOT ONLINE ACCESS?

If you're a client, the fastest way to transfer a pension is online. All you need to do is:

1. Visit [www.hl.co.uk/sipp-transfer](http://www.hl.co.uk/sipp-transfer)
2. Select 'transfer your pension now'

743580

## Policy 1 - transfer to the HL SIPP

AWST1

Title (Mr, Mrs, etc.): <b>MR</b>	First name(s): <b>Timothy Gordon</b>	Surname: <b>Murdoch</b>
Address: <b>The Coach House 8 West Street Olney Bucks</b>		Postcode: <b>NK46 5HR</b>
Date of birth: <b>301063</b>	National Insurance No. <b>NE023411D</b>	Nationality: <b>British</b>
<input type="checkbox"/> Transfer your pension as cash <input type="checkbox"/> Transfer your pension investments		

## Pension details

Pension name: <b>HL Ready-Made Pension Plan</b>	Policy number: <b>49584097</b>
Approx. value of funds £ <b>154,600</b>	<input type="checkbox"/> Tick if partial transfer
Pension type: <b>Stakeholder</b>	
Name and address of administrator: <b>Retirement Capital Management Ltd</b>	Postcode: <b>CA48 4DR</b>

## I confirm

- I have read the Transfer Checklist, checked if I will lose benefits or incur penalties and wish to transfer the policy listed above.
- I have read, understood and agree to the Common Transfer Declaration.
- Hargreaves Lansdown has not given me advice; I am responsible for my decision to transfer and I will seek personal financial advice if I am unsure transferring is right for me.
- I have read, agreed to and retained the Key (Investor) Information Document of my chosen investments (where available), including all costs and charges, provided to me at [www.hl.co.uk](http://www.hl.co.uk) or on paper.
- I authorise the current provider as listed above to give Hargreaves Lansdown any information they require about my membership of the above scheme.

Please sign here

*[Signature]*

Date:

**111224**

## 2. Which investments would you like to choose?

You can choose to invest in the HL Ready-Made Pension Plan and/or other investments. If you leave this section blank, we'll leave your pension as cash.

### Choose the Ready-Made Pension Plan

The Ready-Made Pension Plan is a simple, low-cost investment solution, exclusively available to SIPP clients. The plan is managed by experts and aims to grow your money when you're younger, then lower risk as you get closer to retirement. The plan is made up of two funds to help meet that objective.

The HL Ready-Made Pension Plan is designed for people who:

- want to take control of their pension but don't know where to invest
- need experts to make the day-to-day decisions
- are comfortable with medium-high investment risk for growth
- want lower investment risk closer to retirement age
- can review their investments at least once a year

Please note, the plan has not been designed to meet your individual needs or goals. Consider other investments if the plan does not meet your needs. If you're not sure what's right for your circumstances, you should ask for financial advice.

Please read the Key Investor Information Documents (KIID) included before investing. You can read more information at [www.hl.co.uk/rmpp](http://www.hl.co.uk/rmpp).

	Transfer (min. £100 per fund)	Lump sum (min. £100 per fund)	Monthly saving (min. £25 per investment)
HL Ready-Made Pension Plan	%	£	£
<b>Add/Choose other investments (or cash)</b>			
Full fund/share name			
<b>CASH</b>	<b>100</b> %	<b>£ 154600</b>	<b>£</b>
	%	£	£
	%	£	£
	%	£	£
If you'd like to choose more investments please let us know on a separate sheet.			
<b>Cash</b>	%	£	£
<b>Total</b>	<b>100</b> %	<b>£ 154600</b>	<b>£</b>

If you have any questions call us on 0117 980 9926, visit [www.hl.co.uk](http://www.hl.co.uk) or email us at [sipp@hl.co.uk](mailto:sipp@hl.co.uk)  
Return to our simple freepost address (no stamp needed): **Freepost HARGREAVES LANSDOWN**