

For customers

# UK pension transfer questionnaire

As a pension provider, we have a duty to protect our customers and look for early warning signs of whether a pension may be being transferred as part of a pension scam. Therefore, we need you to complete this questionnaire to help us gather information on your new pension scheme/provider in order to ensure the integrity of the transfer. We follow the guidance provided by the industry-wide 'Combating Pension Scams: Code of Good Practice' when we receive a transfer request.

Your pension is likely to be one of your most valuable assets. Like anything valuable, your pension can become the target for illegal activities, scams or offers of inappropriate and high risk investments. The enclosed Pension Regulators leaflet explains the dangers of pension scams and what you should do to protect yourself. To find out more about the steps you can take to protect yourself from pension and investment scams and how to avoid them, visit [fca.org.uk/scamsmart](https://fca.org.uk/scamsmart) and [pension-scams.com](https://pension-scams.com)

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio CD version of this document, please call 03456 10 00 10 (call charges will vary) or visit [aegon.co.uk/onlineform](https://aegon.co.uk/onlineform)

Full name

Pension plan number

Date of birth

D	D	M	M	Y	Y	Y	Y
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National Insurance number

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Name of the scheme you intend to transfer to

You should be able to find your National Insurance number on a payslip, from a P45 or P60, or a letter from HMRC.

Once completed, return this form along with any requested documentation to **Aegon and Scottish Equitable Pensions and Bonds, Sunderland SR43 4DS**.

If you need more space to provide any of your answers to the questions in this form, please use a separate sheet and attach it to this form, making sure your name, plan or investor number is included at the top of the sheet and the relevant question number is shown.

1. What do you want to achieve with your new pension scheme that you can't achieve in your current scheme?

2. Can you explain how and when you first heard about the receiving scheme?

For example, were you cold called, did you do your own research, or did you hear about it from a friend?

3. Have you received any promotional material or information about the receiving scheme?

☐ No

☐ Yes – please provide us with copies.

4. During the transfer process, has the receiving scheme, or its administrators, sent you any official documentation, or has all communication been by text, email and/or telephone?

☐ No

☐ Yes – please give us details below.

5. Has a courier been sent to your house to deliver or collect any documentation related to your pension?

☐ No

☐ Yes – please give us details below.

6. Have you been told about the investment strategy of the receiving scheme, such as unregulated investments, or creative or unusual investment techniques?

☐ No

☐ Yes – please give us details below.

7. Have you been promised a specific or a guaranteed rate of return?

☐ No

☐ Yes – please give us details below.

8. Can you explain the risks associated with the investments to be made under the receiving scheme?

☐ No

☐ Yes – please give us details below.

9. Are you happy to accept the risks involved?

☐ No

☐ Yes

10. Have you been made aware of the charges (charges directly related to the transfer and/or ongoing charges under the receiving scheme/product) from the new provider?

☐ No

☐ Yes – please give us details below.

11. Do you know how the fees will be charged and how these will affect the value of your investment over time?

☐ No

☐ Yes

12. Can you explain how the charges compare with other pension providers?

☐ No

☐ Yes – please give us details below.

13. Are you comfortable with the charges?

☐ No

☐ Yes

14. Have you received any advice regarding this transfer?

☐ No

☐ Yes – please give the following details:

Adviser's name

Firm name

Financial Conduct Authority (FCA) registration number

Address

Postcode

Phone number

Have you met with the adviser in person?

☐ No

☐ Yes – give details of where this was in the box provided:

15. Is the receiving scheme an occupational pension scheme?

An occupational pension scheme is a pension scheme established by an employer or employers that provides benefits to/in respect of any or all of the employees of that employer and/or any other employer that may or may not also provide benefits to/in respect of any other persons who are not employees of any of the employers concerned.

☐ No – go to question 17.

☐ Yes – please send us a copy of the Trust deed and rules with this completed questionnaire.

16. Is your employer connected with your new pension scheme?

- ☐ No – please give details of why you wish to transfer your pension fund to the receiving scheme. For information on the documents you need to send us please see below.

- ☐ Yes – please give us a copy of the document(s) shown below.

**Documents required**

For all occupational schemes, please give us a copy of your contract of employment or a copy of a recent payslip (received within the last three months) from your employer that's connected with the receiving scheme.

17. Are you aware of who the scheme operators (for example, the scheme trustees/provider/administrators) are and have you conducted any background checks on them?

- ☐ No
- ☐ Yes – please give us details below.

18. Have you been promised access to your pension savings before age 55?

- ☐ No
- ☐ Yes – please give us details below.

19. Are you aware of the consequences of accessing your pension savings before the age of 55 (unless under ill-health)?

- ☐ No
- ☐ Yes

20. Have you been offered any cash payment, commission or loan from the receiving scheme, administrators or third party, as a result of transferring your pension?

- ☐ No
- ☐ Yes – please give us details below.

21. Have you been told that you'll be able to draw a higher tax-free cash sum as a result of transferring?

- ☐ No
- ☐ Yes – please give us details below.

22. Have you been pressured by anyone to make a quick decision about transferring your pension to the receiving scheme?

- ☐ No
- ☐ Yes – please give us details below.

23. Declaration

I confirm the answers given are complete, accurate and true to the best of my knowledge and belief.

I confirm that I have read the enclosed Pension Scams leaflet from The Pensions Regulator.

Date

D	D	M	M	Y	Y	Y	Y
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Print name

Signature

X

X

