

Brewin Dolphin Pension Fund

Transfer Out Request Form

With this form you can:

- Request a transfer of the value in your Brewin Dolphin Pension Fund (BDPF) to another pension provider. Only full transfers can be arranged, no partial transfers are permitted.
- Only transfer the value in your BDPF account if you are **not** an actively contributing member of the scheme. If you are contributing and wish to arrange a transfer, you will have to opt out of active membership of the BDPF first.

Before we arrange the transfer the administrators will carry out checks to ensure this request meets the conditions to enable a statutory transfer to take place. The request will be assessed against the two conditions set out in the regulations. We will contact you with further questions to ensure one of the two conditions are met. This process is designed to help combat pension scams.

Your details:

Name ..Bradley Boyd Russell..... Date of Birth.....22-11-1982.....

Address ..30 Carrwood Road, Bramhall, Stockport, SK7 3EL.....

Email.....Bradley.russell@yahoo.co.uk.....

Telephone number.....07717133155.....

BDPF account number (if known)

Making decisions about transferring your pension can be a complex area. The Trustees and administrators of the scheme cannot give any advice and you may wish to seek appropriate financial advice.

Financial Adviser details:

Did you receive advice from a Financial Adviser?NO.....

Adviser's Name

Company name.....

Company Address.....

Email.....

Financial Conduct Authority (FCA) registration number.....

FCA permissions.....

Flexible Benefits from age 55

Since April 2015, the government has allowed more flexibility and choice in how you can access your benefits from age 55. The full flexibilities are not available directly from the BDPF, but you may transfer your benefits to access additional flexibilities elsewhere.

Pension Wise -The government's free guidance service for taking benefits from age 55

Pension Wise is a government service from MoneyHelper that offers free, impartial pensions guidance about your defined contribution pension options. Pension Wise can help people who are aged 50 or over with

defined contribution pension savings to understand the choices they have available from age 55. The service is currently available online or as a telephone interview.

Pension Wise aims to:	Pension Wise won't:
• Explain what options you have and help you think about how to make the best use of your pension savings • Establish the next steps you might wish to take • Signpost you to additional help or financial advice	• Tell you which option you should choose • Give or replace financial advice • Provide specific product or provider recommendations

You can access information at <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise> and contact them by telephone to arrange an appointment on **0800 138 3944**. You should take up this free guidance before making a decision about how to take your benefits from age 55.

Other sources of information, guidance and financial advice

You should also consider taking financial advice, specific to your personal circumstances to help you choose a course of action that is suitable for you.

MoneyHelper has a free printed guide called “Your pension: your choices” which provides more information for anyone who is thinking about taking their benefits. You can download a copy from the website <https://www.moneyhelper.org.uk/en/pensions-and-retirement>

You can also use the MoneyHelper online Retirement Adviser Directory to find a regulated financial adviser at <https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser>

Before you sign - Don't let a scammer enjoy your retirement:

The new pension flexibilities mean that scammers have been working hard to defraud people out of their pension funds. You must check to make sure that you are not being a victim of a scam. Please read the attached leaflet to follow four simple steps to protect yourself from pension scams. We will also contact you with further questions to help combat pension scams.

The BDPF has one dealing date per month which falls usually near the end of each month. The transaction to realise cash from your investment funds will be arranged at the next available dealing date once the administrators have received all completed paperwork and have successfully completed all the checks to enable a statutory transfer to proceed.

PLEASE SIGN AND DATE THE FOLLOWING IN ORDER TO PROGRESS WITH A TRANSFER.

PLEASE DO NOT RETURN UNTIL THE RECEIVING SCHEME HAS COMPLETED THEIR DETAILS BELOW.

Your Signature **Date**

RECEIVING SCHEME DETAILS - TO BE COMPLETED BY THE RECEIVING SCHEME

Receiving Scheme name..... Bradley Russell Pension Scheme

HMRC Reference Number..... 20005755RT

Address..... C/o RC Administration Ltd, 1A Park Lane, Poynton, Cheshire, SK12 1RD

Contact name Georgina Martin
Contact's email info@rcadministration.com
Contact's telephone number..... 0330 311 0839
Plan/policy number..... Bradley Russell Pension Scheme
Receiving Scheme Type..... SSAS

If it is an occupational pension scheme or SSAS, please confirm the following

- Sponsoring employer's companies house number ZADS M3 LIMITED, Company number: 11675361
- Date your employment commenced 6th April 2022
- Please provide proof of continuous employment, we will provide details on the documents needed for proof.

Receiving Scheme Payment details:

Bank name..... Metro Bank
Account Name..... BRADLEY RUSSELL PENSION SCHEME
Account Number 44919370
Sort Code 23-05-80
Payment Reference to be used..... BD Transfer B Russell

Please provide a copy of your HMRC PSTR Certificate and a dated print out of your HMRC registration details.

Signature of Receiving Scheme Administrator 

Date..... 15/08/2022

Name and position of person signing Georgina Martin, Scheme Administrator

Please return completed form to:

Brewin Dolphin Pension Fund
O.BDStaffpension@brewin.co.uk
Brewin Dolphin Ltd
12 Smithfield Street, London, EC1A 9LA

Important additional information

1. We may take steps, on behalf of the Trustees of the Brewin Dolphin Pension Fund, to reduce the risk of transferring your pension benefits to a pension scheme that does not operate in accordance with HMRC requirements. This may involve contacting industry regulators (e.g. HMRC). We will do everything we can to progress your transfer quickly but you will appreciate that this may rely on us obtaining details from elsewhere. We may also you for further information to carry out the necessary checks. If we do not receive the information or the checks are not successful in meeting the conditions then we can refuse the transfer request.

These measures will not eliminate the risks completely and it is entirely your responsibility to ensure, by taking appropriate advice, that you understand the arrangement to which you are transferring including any charges and investments that will apply and potential tax implications during and following the transfer of your benefits.

2. If your request for a transfer value quotation is in connection with divorce proceedings, please let us know immediately so that we can send you essential further information, including details of charges.

3. If you have registered with HMRC for fixed protection from the Lifetime Allowance Charge or an enhanced Lifetime Allowance and you are considering transferring your pension benefits, we strongly recommend that you take independent financial advice so that you can fully consider the implications of transferring your benefits as some transfers would cause you to lose your protection.
4. Under the Rules of the Brewin Dolphin Pension Fund, you may exchange part of your pension at retirement for a cash lump sum, which in most cases is tax-free. If you have any lump sum rights built up before 6 April 2006 (when tax rules changed), these will be protected if your lump sum rights exceeded 25% of your total rights at that time. This protection would be lost in most circumstances should you transfer your benefits to another pension arrangement. For this reason and so that you fully understand all the implications of transferring your benefits, we would strongly recommend that you take independent financial advice when considering whether or not to transfer.

December 2021