

Vantage SIPP Transfer Out Form

Please complete this form to transfer your Vantage SIPP and/or PMS to another registered pension scheme.

If you would like to transfer to a Qualifying Recognised Overseas Pension Scheme (QROPS), please contact us as this form CANNOT be used.

04.17

What happens when we receive your completed form

- Where applicable, your investments will be sold. Postal/telephone dealing charges will apply to any sales we make. If you would prefer to sell your investments online, please do so before returning this form.

- We will write to your new provider and request the details needed to transfer your SIPP.
- When we receive the details from your new provider, we will transfer your SIPP.

1. Your Details

| | | | | | |
|------------------------|-----------|---------|---------------|------------------|---------|
| Title(Mr/Mrs/Miss/etc) | Mr | Surname | HANRAHAN | Full forename(s) | TERENCE |
| National Insurance no. | 77183954A | | | | |
| Postcode | SN3 2RP | | Date of birth | 25/10/1955 | |
| | | | HL client no. | 2057017 | |

2. Details of your new pension scheme

| | | | | | |
|--|----------------|-----------------|------|--------------------------|----------|
| Scheme name | PENSION SCHEME | Type of pension | SSAS | Policy number (if known) | N/A |
| Name and address of scheme administrator | | | | | |
| PENSION PRACTITIONER | | | | | Postcode |
| 48 CHORLEY NEW ROAD, BOLTON | | | | | BL1 4AP |

3. Fund to be transferred

Would you like the full fund to be transferred? Yes ☒ No ☐

If no, please indicate the portion of the fund to be transferred:

| | | | |
|--|---|----|---|
| | % | OR | £ |
|--|---|----|---|

How should your fund be transferred?

☒ Cash

☐ In Specie (stock transfer)

Please note some pension schemes do not accept stock transfers, or may decline an 'in specie' transfer of certain assets. Any holdings which cannot be transferred in specie will be sold and transferred as cash. Any investment income received in your SIPP following our receipt of this application will be transferred as cash.

Important Note: it is your responsibility to ensure there is sufficient cash to pay any transfer-out fees. If you prefer to pay any transfer-out fees by cheque, please return your cheque with this form.

If you have more than one HL SIPP account and do not wish to transfer all of them, please make this clear on this form. If you wish to transfer only part of your fund, you must specify the assets to be transferred (for an 'in specie' transfer) or ensure there is sufficient cash (if it is to be a cash transfer).

Drawdown Transfers - HMRC regulations permit the transfer of full drawdown arrangements only. If you would like to transfer out part of your drawdown plan please contact us before proceeding.

Declaration

- I confirm I wish to transfer my HL SIPP to the Registered Pension Scheme shown above. I authorise Hargreaves Lansdown to provide the scheme administrator named above with any information they require in respect of this transfer.
- For cash transfers only, please accept this instruction to sell any assets currently held within my HL Vantage SIPP on receipt of this form including, where applicable, those held within the HL Group SIPP and the HL Portfolio Management Service (PMS). I understand postal/telephone dealing charges will apply. The proceeds should be transferred to the scheme detailed above. Where applicable, I understand my cash will not be transferred until Hargreaves Lansdown has received any outstanding tax relief due to me from HM Revenue & Customs unless I provide specific instructions to the contrary.
- If I have requested a full transfer I understand all regular payments being made to my SIPP will be cancelled on receipt of this form unless I have given written instructions to the contrary. Please accept this as my authority to contact my employer to cancel these contributions where applicable.
- I understand the following charges will apply to this transfer where applicable and will be deducted from the fund value before it is transferred:
 - £25 transfer fee where the transfer is made in cash

- £25 per holding where the transfer is made in-specie
- An additional account closure fee of £25 + VAT where a full fund transfer is made
- If I have received a cash incentive from Hargreaves Lansdown in the past 12 months, I understand I must reimburse Hargreaves Lansdown for the full amount. This is in accordance with the original cash offer terms. I have enclosed a cheque for the amount due with this form.
- I understand I have not received and will not receive any advice from Hargreaves Lansdown regarding any aspect of this transfer, unless that aspect is covered under a separate agreement for individual advice from a Hargreaves Lansdown Financial Adviser.
- I confirm the information provided above is to the best of my knowledge true and complete.

I confirm the payment made and/or assets transferred (as appropriate) shall constitute a full and final discharge in respect of this portion of my HL SIPP (as specified above), and I shall have no further claim against Hargreaves Lansdown in respect of this portion.

Signature

X

Hanrahan

Date

X

07/03/2018

K7 - transferring Portfolios between Accounts

If you transfer a Portfolio from one Account with us to another Account with us which already includes a holding in a different Portfolio, then we will sell your holdings in the transferring Portfolio and reinvest the proceeds into the Portfolio which is already held in the Account the holdings are transferred to, unless you advise us otherwise. You will not be able to transfer a Portfolio into an Account for which the Portfolio is not available.

K8 - share class

Where you invest in a Portfolio and it contains HL Multi-Manager Funds you will invest in the 'M' share class of those funds. These are reserved for HL Portfolio+ only. If you invest in an HL Multi-Manager Fund outside HL Portfolio+ then you will invest in the 'A' share class. If you hold any 'M' share class in the HL Multi-Manager outside HL Portfolio+, then we will convert it to the 'A' share class of the same HL Multi-Manager Fund.

K9 - death

Unless your Account is held in joint names, your Portfolio will automatically be sold on receipt of a valid death certificate, following which your Account will be subject to sections A37 or D8 as applicable. The surviving holder of a joint Account may choose whether to continue investing in the Portfolio.

VTC10/17

TARIFF OF CHARGES

Note: the investments you choose may have their own charges and other associated costs (e.g. charges levied by a fund manager, bid/offer spread, stamp duty). Please read the factsheet for your chosen investment carefully. The charges listed below do not apply to the HL Vantage Cash ISA.

ACCOUNT CHARGES - charge for having an account with HL

| | |
|---------------------------------|-----------|
| HL Vantage Fund & Share Account | No Charge |
| HL Vantage ISA | No Charge |
| HL Vantage SIPP | No Charge |

ANNUAL CHARGES FOR HOLDING FUNDS - unit trusts and OEICs, all account types

| | |
|--------------------------|-------|
| £0 to £250,000 | 0.45% |
| The next £250,000 to £1m | 0.25% |
| The next £1m to £2m | 0.10% |
| Over £2m | 0.00% |

This charge applies to each Vantage account separately. It is tiered within bands: 0.45% per annum for the first £250,000 of funds; 0.25% p.a. for funds between £250,000 and £1m, and 0.1% p.a. for funds between £1m and £2m, and no charge on the value of funds over £2m.

ANNUAL CHARGES FOR HOLDING SHARES - shares, investment trusts, ETFs, VCTs, gilts and corporate bonds

| | |
|---------------------------------------|------------------|
| HL Vantage Fund & Share Account | No Charge |
| HL Vantage ISA | 0.45% (Max £45) |
| HL Vantage SIPP and Drawdown Accounts | 0.45% (Max £200) |

This charge applies to each Vantage account separately.

ACTIVITY BASED CHARGES

| | |
|--|--------------------------|
| Receiving statements, contract notes and business confirmations in paper format | £10 + VAT every 6 months |
| Paperless Service | No Charge |
| Cash withdrawals paid to your nominated bank account or by cheque. | No Charge |
| Cash transfer out to another provider | £25 |
| Stock transfer between HL accounts (see section A35 of the Terms & Conditions for details) | £12.50 per stock |
| Stock transfer (to another provider or into your name) | £25 per stock |
| Account closure fee (see section A33 of the Terms & Conditions for details) | £25 + VAT |

SIPP/DRAWDOWN CHARGES

| | |
|---|------------|
| Each GAD calculation | £75 + VAT |
| Account Closure Fee | £295 + VAT |
| This applies, instead of the standard account closure fee, where your funds are paid out to you and the account is closed less than 12 months after being opened. | |

FUND DEALING - unit trusts and OEICs

| | |
|--------------------------|-----------|
| Online, Telephone & Post | No Charge |
|--------------------------|-----------|

SHARE DEALING - UK or overseas shares, ETFs, gilts, corporate bonds, VCTs and investment trusts

| | |
|--------------------------|-----------------|
| Online: 0-9 deals | £11.95 per deal |
| Online: 10-19 deals | £8.95 per deal |
| Online: 20 or more deals | £5.95 per deal |

The online share dealing tariff is determined by the number of deals you placed in the previous calendar month. What you pay in August, for example, will depend on the number of share deals you placed in July across all your Vantage Accounts. Please note not all stocks can be traded online; see our website or contact us for details.

| | |
|---|--------------------------------|
| Online share dealing for Junior ISAs and Junior SIPPs | £5.95 per deal |
| Telephone, Post | 1% (Min £20, Max £50) per deal |

Sales where the proceeds are being invested into our Portfolio Management Service

No Charge

AUTOMATED DEALING

| | |
|---|-------------------------------|
| Regular savings into funds | No Charge |
| Regular savings into other investments | £1.50 per deal |
| Automated income reinvestment (all investments, including funds) | 1% (Min £1, Max £10) per deal |
| Automated sales to cover charges (all investments, including funds) | £1.50 per deal |

FOREIGN EXCHANGE (FX) - These charges will apply where you are dealing in overseas shares. Please ensure you have read section A14 of the Terms & Conditions before dealing overseas shares.

| DEAL VALUE | FX CHARGE |
|-------------------|-----------|
| £0 - £24,999 | 1.5% |
| £25,000 - £49,999 | 1.0% |
| £50,000 - £99,999 | 0.5% |
| £100,000 + | 0.35% |

All other monies received in a foreign currency (e.g. dividends or from corporate actions) will be converted into sterling at a rate up to 1.7% from the prevailing interbank exchange rate.

This guarantee should be retained by the payer

The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit Hargreaves Lansdown will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Hargreaves Lansdown to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit, by Hargreaves Lansdown or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Hargreaves Lansdown asks you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Mr Terence Albert Charles Hanrahan
26 Evelyn Street
Swindon
SN3 1RP

Client No: 2057017 HL Vantage SIPP

VALUATION

| Sedol | Security | Quantity | Price pence | Value £ | Cost £ | Gain / (Loss) £ | Yield % |
|-------|----------|----------|----------------|------------|-----------|--------------------|------------|
|-------|----------|----------|----------------|------------|-----------|--------------------|------------|

Total Values :

0 0 0

Balance of Capital Account as at close of business
on 10/01/2018..... £14,020.98

Balance of Income Account as at close of business
on 10/01/2018..... £0.00

CATEGORY SUMMARY
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Note: Prices indicated with an asterisk (*) represent the most recent price available before the date of valuation

HL SIPP Policy Information Sheet

Personal Details

| | |
|---|----------------------------|
| Client name: Mr Terence Albert Charles Hanrahan | Date of birth: 25-Oct-1955 |
| Client number: 2057017 | NI number: YY183954A |

Scheme Type

The HL Vantage SIPP ("the Scheme") is a Self-Invested Personal Pension registered under chapter 2, part 4 of the Finance Act 2004 and previously approved under chapter IV part XIV of the ICTA 1988.
PSTR: 00616238RC.

Contribution History- Summary by tax year

| | Tax Year | Gross Amount |
|---------------------------|----------|--------------|
| No contributions received | | |

Transfer in History

| Previous Provider/ Policy Type | Date/Amount |
|--------------------------------|-------------|
| Oxfordshire County Council | 11/03/2015 |
| Final Salary | £314,097.00 |

Policy Values on 11-January-2018

| | | Current value | | Policy start |
|--------------------------------------|------------|---------------|---|--------------|
| Vantage SIPP | | £14,020.98 | | |
| Transfer value (full cash transfer): | £13,965.98 | | Transfer value (external annuity purchase – full transfer): | £13,965.98 |

Please note that any values quoted above apply on the given date only. They are not guaranteed and will change in line with the value of the underlying assets.

Unit holdings: See valuation attached

General Information

| | | | |
|-------------------------------|----------------|--------------------------|----------------|
| Death benefit: | Return of fund | Selected Retirement Age: | 70 |
| Estimated Maturity Value: | N/A | Premium Waiver: | None |
| Guaranteed Annuity: | None | Other Guarantees: | None |
| Divorce/Court Order | None | Allocation Rate: | N/A – use 100% |
| Life Assurance: | N/A | Transitional Protection: | None |
| Tax free cash certification: | None | Protected tax free cash: | None |
| Disqualifying pension credit: | None | | |

Maximum tax free cash available from any unvested portion of the plan if no certified or protected tax free cash or disqualifying pension credits & no restriction due to the Lifetime Allowance: 25%

The pension input period for the HL Vantage SIPP runs from 6th April to 5th April.

Mr Hanrahan has not provided an expression of wish.