

**For SIPP Members and Financial Advisers**

# Transferring your SIPP Away from James Hay Partnership





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# Guide to the transfer process

Your James Hay SIPP can be transferred to another UK registered pension scheme, or a qualifying recognised overseas pension scheme (QROPS), as a cash payment or by re-registering investments (known as an in-specie transfer). It is also possible to transfer only part of the value of your SIPP, though this may depend on the level of pension benefits (if any) you are currently taking.

We strongly suggest that before proceeding you seek appropriate advice from a regulated financial adviser with regard to the options available. If you do not have a financial adviser, you can find a list of financial advisers in your local area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

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## Full cash transfers

In order to transfer your SIPP as cash to another pension provider, all of the investments held within your SIPP will need to be sold, and any outstanding charges settled, before the payment can be sent.

In order to instruct a full cash transfer, you can:

- complete and return the enclosed 'Transfer Discharge Form', or
- ask your new pension provider to submit a request to James Hay via Origo Options, if they use this service. Please note this option is not available for the IPS Pension Builder SIPP.

Please note that we must be in receipt of disinvestment instructions, and any other documentation as stated on the enclosed 'Transfer Discharge Form', within six months of receipt of the transfer request in order to proceed. If all required documents are not received within this time scale, the transfer will be cancelled.

Please read the relevant charges schedule for your SIPP to understand the charges related to this process.

## In-specie transfers

It may be possible to transfer the investments in your SIPP to a new pension provider in their current form, without having to sell them. This is known as an in-specie transfer.

Not all investments can be transferred in-specie; therefore it is advisable to check with the fund provider and the receiving scheme before instructing us to transfer your SIPP.

### Property

Property held within your SIPP can also be transferred in-specie. Please note that we will not commence the transfer of any other investments or cash until the property has been successfully transferred.

When transferring a property, solicitors will need to be instructed on our behalf, and this must be a different firm from those appointed by the receiving scheme. If the property is subject to a mortgage within your SIPP, this will need to be discharged before the transfer can be completed.

Please note that a property transfer out charge is applicable for each property transfer. Please read the charges schedule for your SIPP for more information.

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## Transfer of a SIPP in capped or flexi-access drawdown

If your whole SIPP is crystallised (i.e. paying pension benefits), then the full value of your SIPP must be transferred to the new pension scheme. If there are uncrystallised funds within your SIPP, then you can choose to transfer all, or only a part, of those uncrystallised funds to another pension scheme.

While there is a sufficient balance in your SIPP Bank Account, we will continue to pay any scheduled income payments to you. As the transfer process can take time to complete, you may wish to review your current income withdrawal levels and disinvestments before submitting a request to transfer a SIPP that is currently paying pension benefits.

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## Partial transfers

It is possible to transfer only part of your SIPP to a new pension provider, should you wish to do so.

Please note that HM Revenue & Customs (HMRC) regulations do not permit a partial transfer of income drawdown plans, so any arrangements that are in drawdown must all be transferred to the same provider at the same time.

Any arrangements not in income drawdown can be transferred separately.

If you wish to proceed with a partial transfer, please ask the receiving scheme to request this from us.

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## Transferring to a QROPS

If you wish to transfer your SIPP to a qualifying recognised overseas pension scheme (QROPS), please refer to the HMRC guidance on transferring to a QROPS at [www.gov.uk/transferring-your-pension/transferring-to-an-overseas-pension-scheme](http://www.gov.uk/transferring-your-pension/transferring-to-an-overseas-pension-scheme).

When you wish to proceed, you should complete our 'Transfer Out Request Overseas Supplement' form as well as the 'Transfer Discharge Form' below. This is available on request or from our website [www.jameshay.co.uk](http://www.jameshay.co.uk).

Please note that we are required to carry out certain checks on any QROPS. Therefore we will contact the QROPS provider for information on their scheme, before agreeing to the transfer.

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## Our transfer process

To initiate a cash or in-specie transfer away from James Hay Partnership, please complete and return the enclosed 'Transfer Discharge Form'. Some receiving schemes may instead wish to use Origo Options to request a cash transfer.

Please note that Origo Options is not available for the IPS Pension Builder SIPP.

To initiate a transfer to a qualifying recognised overseas pension scheme (QROPS), please complete and return the 'Transfer Out Request Overseas Supplement' form, as well as the 'Transfer Discharge Form' below.

For a partial transfer, please ask the receiving scheme to submit a request to James Hay Partnership.

### Cash transfers

On receipt of a completed request, we will issue disinvestment instructions to the relevant fund providers and investment managers/stockbrokers, in accordance with our 'Order Transmission Policy', and complete our due diligence checks.

These instructions will include a disclaimer that the investment manager/stockbroker will need to complete and return to us, confirming that the account is closed, before we can proceed with the transfer.

Please note that we cannot be held responsible for any liabilities, costs, expenses, damages and/or losses incurred by you arising out of, or in connection with, any delay caused by your investment manager/stockbroker in returning the completed disclaimer.

Once all money has been returned to the SIPP Bank Account, any due charges will be settled before a cash payment is sent to the new pension scheme. Your SIPP will then be closed unless your instructions indicate otherwise.

## In-specie transfers

On receipt of a completed request, we will conduct due diligence checks, cancel any regular investment centre sales, and liaise with the receiving scheme to arrange the registration of any investments that are being transferred in-specie.

Once the investments have been successfully transferred in-specie, we will forward any cash remaining in your SIPP Bank Account to the new provider, after outstanding charges have been settled, before closing your SIPP.

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## Cash and in-specie transfers

If you request to sell an investment as part of an in-specie transfer, we will only issue sale instructions to the relevant investment provider once the in-specie transfer of the other investments is complete.

Upon receipt of the sale proceeds, we will then forward the total cash remaining in your SIPP Bank Account to the new provider, after outstanding charges have been settled. Your SIPP will then be closed. This ensures cash is not held out of the market whilst the in-specie transfer is ongoing.

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## General

The transfer process can take time to complete, as we are reliant on third parties for part of the process. We are therefore unable to guarantee that any transfer to a receiving scheme will be completed by a specific deadline.

As we are not the administrators of your assets, we are unable to provide you with information regarding the liquidity of any assets, details of any exit charges, or the timings of any sales. We recommend that you obtain this information from your financial adviser or the fund managers directly before submitting your transfer request to us.

## Charges

Details of the charges payable for transferring your SIPP away from us are available in the charges schedule applicable to your SIPP.

Any outstanding charges that are due to us will be settled using money held in your SIPP Bank Account before the transfer is completed.

Fund providers and investment managers may also take an administration or policy charge to sell or transfer investments in-specie. Details of these charges will be available from the fund provider or investment manager directly.

**Downloadable versions of the required documents are available on our website at [www.jameshay.co.uk](http://www.jameshay.co.uk). These can also be obtained by using the contact details below.**

**If you have any queries regarding the transfer process, please contact us on 03333 206 181, or 03333 205 862 for IPS Pension Builder SIPPs.**

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### Scam awareness

Please be wary of any unsolicited approach offering upfront cash incentives or loans from your pension. It is not possible to access pension funds before the age of 55 (except in rare circumstances). To do so is likely to result in serious tax consequences.

Never be rushed into agreeing to a pension transfer. If you are in any doubt, take advice from a Financial Adviser who is authorised by the Financial Conduct Authority.

For further information about how to avoid pension scams, please ensure you read the leaflet at the end of this form and visit the Financial Conduct Authority's Scamsmart page at [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart).



# Transfer Discharge Form

## Explanatory notes

This form should be used for SIPP transfers out to other pension providers. If you wish to purchase an annuity, please complete our 'Annuity Open Market Option Request' form.

If you wish to transfer your SIPP to a qualifying recognised overseas pension scheme, please also complete the 'Transfer Out Request Overseas Supplement' form, available at [www.jameshay.co.uk](http://www.jameshay.co.uk) or on request.

**Please complete this form in BLOCK CAPITALS and black ink. Once you have completed Sections 1-6 please forward to your new pension provider to complete Section A, and Section B if applicable**

If you need any help completing this form, please call your Service Executive Team on 03333 206 181.

For IPS Pension Builder SIPP schemes, please call us on 03333 205 862

## 1 Personal details

Applicant to complete

Title

Forenames

Surname

Member number

Date of birth

National Insurance number

Address

Postcode

Telephone

Email

Have you received advice from an FCA authorised firm in connection with this transfer?

☐ Yes ☐ No

If **Yes**, provide details of your adviser:

Adviser contact name

Adviser company name

Adviser company address

Postcode

Should we liaise with your adviser in respect of the transfer?

☐ Yes ☐ No

Are you requesting this transfer as a result of an unsolicited cold call, message or email, or an offer of a free pension review?

☐ Yes ☐ No

If **Yes**, please provide details of the company:

Contact name

Company name

Address

Postcode

Contact telephone

Contact email

## 2 Funds to be transferred out

Please confirm the type of scheme you are transferring to:

SIPP ☐

SSAS ☐

QROPS ☐

Occupational Scheme (other than SSAS) ☐

Stakeholder/Personal Pension ☐

### 2a Uncrystallised funds

Applicant to complete

How much would you like to transfer out?  
(Please tick one box)

Full uncrystallised fund ☐

Specified amount ☐

Please specify amount

£

Receiving scheme name

Address

Postcode

### 2b Crystallised funds

Applicant to complete

Full crystallised fund ☐

Receiving scheme name

Address

Postcode

Please tick one of the following boxes to indicate how your current investments are to be dealt with:

**For full transfers out:**

Please sell all my investments prior to transfer <sup>1</sup> ☐

Please transfer all my investments in-specie <sup>1</sup> ☐

If your transfer is to be completed by both a cash and in-specie transfer, please detail the assets which are to be sold and which are to be transferred in-specie by completing the below table <sup>2</sup> ☐

<sup>1</sup> Please note that the completion of the below table is not required for these options.

<sup>2</sup> Ensure the below table is completed for these options. If the details of the holdings given do not match our systems, this may result in the delay of the transfer until clarification has been obtained. If you request to sell an investment as part of an in-specie transfer, we will only issue sale instructions to the relevant investment provider once the in-specie transfer of the other investments is complete.

Upon receipt of the sale proceeds, we will then forward the total cash remaining in your SIPP Bank Account to the new provider, after outstanding charges have been settled. Your SIPP will then be closed. This ensures cash is not held out of the market whilst the in-specie transfer is ongoing.

**Important: Any disinvestments required as part of the transfer will be made in accordance with our 'Order Transmission Policy'; a copy of which can be obtained from our website at [www.jameshay.co.uk](http://www.jameshay.co.uk) or on request.**

Description of asset	Units / shares held	Current value	ISIN code	Amount to be disinvested or transferred in £ sterling or %	Transfer in-specie, or	Disinvest to cash and transfer
<b>Individual holdings</b>						
<b>Investment Centre units</b>						
<b>Cash account</b>						
<b>Investment Manager/Stockbroker accounts</b>						
<b>Property</b>						
<b>TOTAL</b>						

Charges may be levied by the underlying fund or investment managers when selling or transferring your investments. Please contact your financial adviser or the fund provider directly for further information.

Should the table above not be sufficient to detail all your holdings, please attach an additional page signed by yourself/your financial adviser



**SIPP Bank Account****(For all SIPP products except the IPS Pension Builder SIPP)**

If cash is to be transferred to a new pension scheme with a value up to £100,000, the payment will be made through the Faster Payments service. For cash values greater than £100,000 the payment will be made by CHAPS.

**SIPP Bank Account with Nationwide****(IPS Pension Builder SIPP only)**

If you only hold a Nationwide account you will need to advise us if the payment is to be made via cheque or CHAPS (£20.00 charge), as Nationwide do not offer the Faster Payment service.

Cheque

☐

CHAPS

☐

## 5 Property

Applicant to complete

**Please only complete this section if there is a property held within the SIPP.**

**Please note: We will not commence the transfer of any other investments or cash until the property has been successfully transferred**

You are able to use one of our panel solicitors, who are experienced in dealing with James Hay and therefore transactions will ordinarily take less administration time than when using a non-panel solicitor.

If you do not wish James Hay to instruct one of our panel solicitors, we can appoint a solicitor of your choice, however additional charges will be incurred. Please note there must be separate legal representation for James Hay and the new scheme.

Where a non-panel solicitor is requested that has previously been unable to fulfil our requirements or does not have the relevant experience required, we will not be able to instruct them in relation to the transfer or any other work. Where it becomes apparent that your choice of non-panel solicitor is not able to satisfactorily complete our instructions we reserve the right, at our absolute discretion, to appoint a panel solicitor. If this is required, it is likely that your SIPP will incur additional costs.

For all costs relating to property transactions please refer to the charges schedule for your SIPP product.

If you do not wish to use one of our panel solicitors, please provide details of the solicitor's name and address for James Hay to instruct.

Solicitor's name and address

**Required information****Solicitors**

Please provide the details of the solicitor who is to act on behalf of the receiving scheme.

Solicitor's name and address

**Mortgage**

If there is an outstanding mortgage, please confirm whether it is to be:

☐

paid off from the James Hay SIPP.

☐

redeemed by the new scheme taking out a new mortgage.

**Market valuation report**

Please confirm whether the receiving scheme will:

☐

be obtaining a new report.

☐

rely on the report which we currently hold.

**For Partnership SIPP / IPS SIPP / IPS (2008) SIPP / IPS Pension Builder SIPP products only.**

Please confirm full name of tenant:

Please confirm the annual rent and frequency of payments:

Annual rent

Frequency

Please confirm the account details that the rent is paid to:

Sort code

Account number

Please provide (tick to confirm enclosed)

1. Copy of insurance schedule

☐

2. Copy of external SIPP account statements

☐

**Your attention is drawn to the following sections of this document:**

- Guide to the transfer process.
- 'Pension scams' information provided by The Pensions Regulator.

**You should read these sections carefully before signing this declaration. If you do not understand anything in this document please ask for further information.**

I request and consent to the transfer set out in this application form.

I confirm and agree that:

- to the best of my knowledge and belief, the particulars given on this form are correct and complete.
- it is an offence to make false statements and that the penalties are severe and could lead to prosecution.
- if appropriate, James Hay Partnership has my authority to check with HM Revenue & Customs the details of any certificate which I supply which enhances my lifetime allowance.
- by signing this declaration, I authorise James Hay Partnership to release in respect of those rights details about the transfer from this pension scheme and the subsequent application of benefits to the receiving scheme.
- after my SIPP is closed, any accumulation units, further money received from an investment or investment manager, dividends paid as shares or corporate events leading to a new asset holding, will be encashed and transferred to the receiving scheme, subject to the charge for standard payments received after SIPP closure.
- the payment I have requested discharges James Hay Partnership's liability in respect of the transferred funds.
- any entitlement to benefits under this SIPP will cease in respect of any transferred rights and James Hay Partnership will be discharged from any obligation to provide benefits.

- this declaration shall not operate so as to prohibit me from bringing any claim for any act or omission.
- to at all times be bound by, and comply with, the 'Guide to the transfer process' section.

**IMPORTANT NOTICE:** There are companies that claim they can help you "cash in" your pension early. If you agree to this, you could face a tax bill of more than half your pension savings.

Please be wary of any unsolicited approach offering upfront cash incentives or loans from your pension.

It is not possible to access pension funds before the age of 55 (except in rare circumstances). To do so is likely to result in serious tax consequences.

Never be rushed into agreeing to a pension transfer. If you are in any doubt, take advice from a Financial Adviser who is authorised by the Financial Conduct Authority.

Do not sign this Transfer Discharge Form unless you are certain that you fully understand the consequences of making the transfer.

We have also produced a document called 'Scam proof your savings' which is available on our website at [www.jameshay.co.uk](http://www.jameshay.co.uk) or on request.

For further information about how to avoid pension scams, please ensure you read the leaflet at the end of this form and visit the Financial Conduct Authority's Scamsmart page at [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart).

Print name

Signed

Date

D	D	M	M	Y	Y	Y	Y
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**Please now forward this form to your new pension provider to complete Section A, and Section B if applicable.**

If you have any questions regarding the content of this document, or if you require any other documents, please visit [www.jameshay.co.uk](http://www.jameshay.co.uk) or call us on 03455 212 414.

**This section is to be completed by the receiving scheme administrator**

Please **tick** if you are accepting a transfer of uncrystallised funds. ☐

Please **tick** if you are accepting a transfer of crystallised funds. ☐

Please complete **Section B in addition to Section A** if the member has requested an in-specie transfer.

**A1 Transfer of funds**

Receiving scheme administrator to complete

Member name

Your plan reference

Name of scheme

PSTR Number

Scheme email address

As the administrator of the scheme:  
(please tick the statement that applies)

We confirm that our scheme is a registered pension scheme under Chapter 4 of the Finance Act 2004, and is capable of accepting transfers of crystallised funds (if applicable). ☐

We confirm that our scheme is a qualifying recognised overseas pension scheme (QROPS) as defined by HM Revenue & Customs (HMRC) under Chapter 4 of the Finance Act 2004, and has satisfied HMRC's requirement in this respect. Our scheme is capable of accepting transfers of crystallised funds (if applicable). <sup>3</sup> ☐

<sup>3</sup> If the receiving scheme is a QROPS please enclose a copy of the letter from HMRC confirming the recognised status of the scheme.

**A2 Electronic transfer payment details**

Receiving scheme administrator to complete

Bank name and address

Postcode

Payment reference

Account name

Sort code

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Account number

--	--	--	--	--	--	--	--	--	--

**A3 Receiving scheme declaration**

Receiving scheme administrator to complete

We confirm that the above statements are true and that upon receipt and acceptance of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme.

We give James Hay Partnership permission to approach HM Revenue & Customs for confirmation that this scheme is either a registered pension scheme, or a QROPS that complies with HMRC requirements.

Print name

Signed

Date

D	D	M	M	Y	Y	Y	Y
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Address

Postcode

**For cash transfers, please forward this form to James Hay Partnership on completion of Section A. For in-specie transfers, please continue to Section B.**

Please review the assets included in the proposed transfer and confirm one of the following:

- ☐ I confirm that the receiving scheme can accept and hold all of the assets that are included in the proposed transfer.
- ☐ I confirm that the receiving scheme cannot accept any of the assets that are included in the proposed transfer. <sup>4</sup>
- ☐ I confirm that the receiving scheme can accept and hold all of the assets that are included in the proposed transfer, other than those listed below. <sup>4</sup>

<sup>4</sup> Should the receiving scheme be unable to accept some or all of the assets that are to be transferred from the SIPP, please contact the member or their financial adviser to discuss alternative arrangements.

Please provide the transferee holder's details on the attached table. Please make this as clear and concise as possible as any ambiguity will lead to potential delays in processing the transfer. Please copy this table should you require more space for these re-registration details.

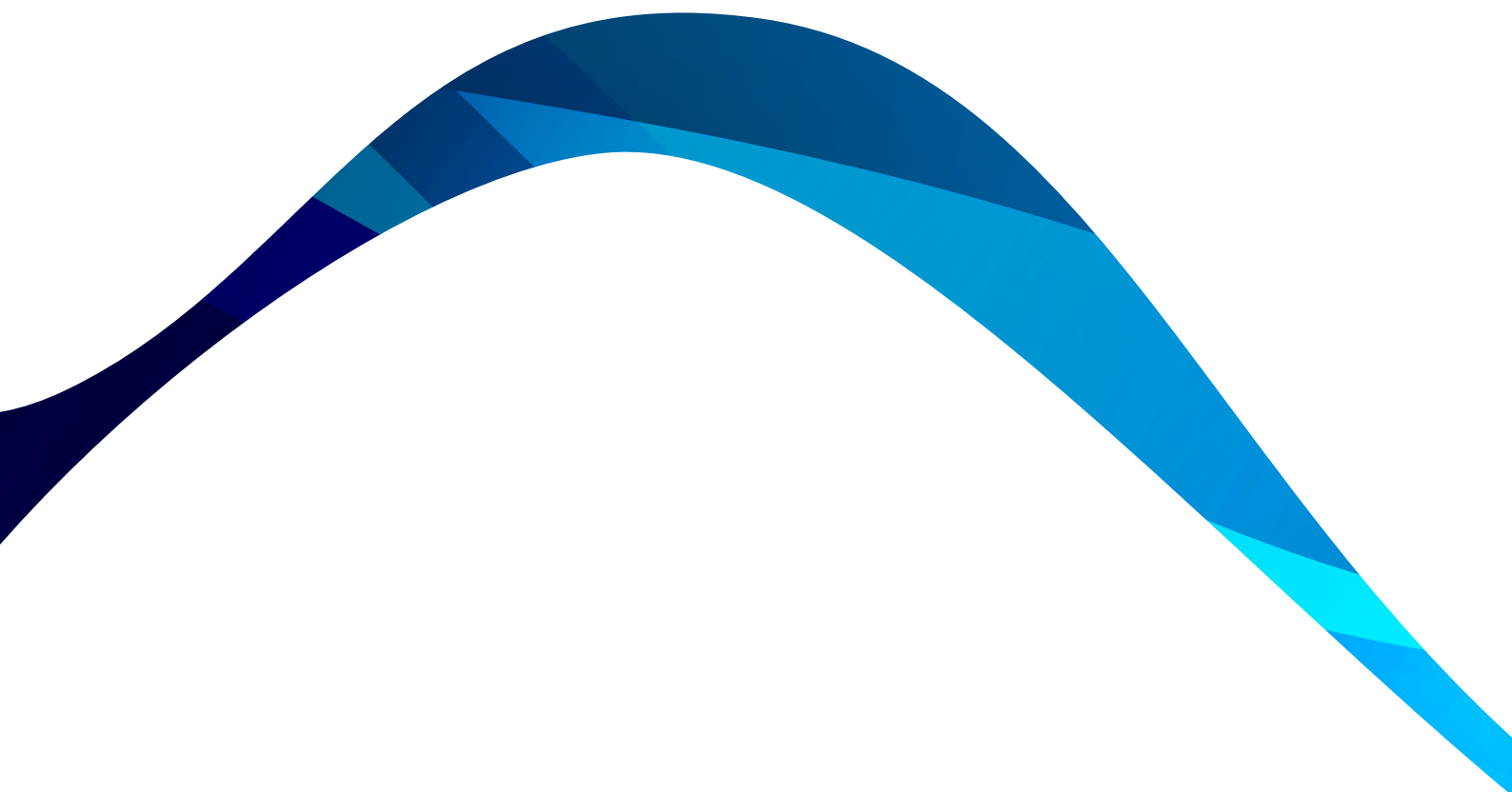
Individual holdings	Registered holder / transferee name	Registered holder / transferee address	2nd Registered holder / transferee name	2nd Registered holder / transferee address	Account number(s)	Designation(s)

Investment Manager accounts	New Investment Manager name	New Investment Manager address	New Investment Manager account number	Registered holder / transferee name and address - if the assets currently held within the existing Investment Manager account are to be held within your plan directly

Property	Name of the solicitor representing the receiving scheme <sup>5</sup>	Address and contact details of the solicitor representing the receiving scheme <sup>5</sup>

<sup>5</sup> Please note that separate solicitors must be instructed to act on behalf of the receiving scheme. Failure to provide details of your solicitors will delay the transfer.

**Please forward this completed form to James Hay Partnership, Dunn's House, St. Paul's Road, Salisbury, SP2 7BF.**



We are able to provide literature in alternative formats. For a Braille, large print or audio version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

James Hay Partnership is the trading name of James Hay Insurance Company Limited (JHIC) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Santhouse Pensioner Trustee Company Limited (SPTCL) (registered in England number 1670940); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); Sealgrove Trustees Limited (STL) (registered in England number 1444964); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371) and Union Pensions Trustees (London) Limited (UPTL) (registered in England number 1739546). JHIC has its registered office at 2nd Floor, Gaspé House, 66-72 Esplanade, St Helier, Jersey, JE1 1GH. IPS, JHAC, JHPT, JHWM, JHWNC, SPTCL, SarumTL, IPS Plc, PAL, STL, UPT and UPTL have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHIC is regulated by the Jersey Financial Services Commission and JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. The provision of Small Self Administered Schemes (SSAS) and trustee and/or administration services for SSAS are not regulated by the FCA. Therefore, IPS and IPS Plc are not regulated by the FCA in relation to these schemes or services.(07/18)



# Thinking of doing something with your pension pot?

Before you go any further, read these five tips to protect yourself from scammers

## 1 If you think you've been scammed – act immediately

If you've already signed something you're now unsure about, contact your pension provider straight away. They may be able to stop a transfer that hasn't taken place yet. Then call Action Fraud on 0300 123 2040 to report it.

If you have doubts about what to do, ask The Pensions Advisory Service for help. Call them on 0300 123 1047 or visit the TPAS website at [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk) for free pensions advice and information.

If you're aged 50 or over and have a defined contribution pension (a pension not based on your final salary), Pension Wise is there to help you investigate your retirement options. Visit the Pension Wise website at [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) to find out more.

## 2 Cold called about your pension? Hang up!

Unsolicited phone calls, text or emails about your pension are nearly always scams. Scammers will often claim they're from Pension Wise or other government-backed bodies. These organisations would never phone or text to offer a pension review.

## 3 'Deals' to look out for

Beware of unregulated investments offering 'guaranteed returns'. These include exotic sounding investments like hotels, vineyards or other overseas ventures, and deals where your money is all in one place – and therefore more at risk. Visit the FCA's Scamsmart website at [scamsmart.fca.org.uk](http://scamsmart.fca.org.uk) to see if the deal you're being offered is a known scam, or has the hallmarks of a scam.

Don't be rushed into making a decision. Scammers will try to pressure you with 'time limited offers' or send a courier to your door to wait while you sign documents. Take your time to make all the checks you need – even if this means turning down an 'amazing deal'.

**4**

## Using an adviser? Make sure they're registered with the FCA

Scammers sometimes pose as financial advisers. Check your adviser is registered on the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register), and that they're authorised to give advice on pensions. If you deal with someone who is not regulated you may not be covered by the Financial Ombudsman Service or Financial Services Compensation Scheme if things go wrong. And don't be taken in by smart websites or brochures – professional-looking marketing materials are not a guarantee of a company's authenticity.

**5**

## Don't let a friend talk you into an investment – check everything yourself

People have fallen for scams because they'd been recommended by a friend. Do your homework, even if you consider yourself or your friend to be financially savvy. False confidence can lead to getting stung and with a pension, it might be years before you discover you've been scammed.

# What do you need to look out for?

If you're thinking of transferring your pension, ask yourself these questions, and call TPAS on 0300 123 1047 if you have any doubts



### The company

- Did you get cold called?
- Is the firm or individual FCA registered? And are they authorised to give advice on pensions?
- Have there been complaints about the adviser, firm or investment? Do a thorough internet search. Also check on forums and social media for mentions.
- Is their address a PO Box or a serviced office? Again, do a thorough internet search of the address to check.

- Can you contact the business at their registered office?
- Is the contact number a mobile number?

### The deal

- Are you being offered guaranteed returns?
- Are the investments regulated by the FCA? Check at [scamsmart.fca.org.uk](http://scamsmart.fca.org.uk)
- What are the tax implications? As well as losing your life savings, you could also get a huge tax bill.



Visit **[www.pension-scams.com](http://www.pension-scams.com)**

**ActionFraud**  
National Fraud & Cyber Crime Reporting Centre

The **PENSIONS**  
Advisory Service

 **Pension wise**  
Your money. Your choice.  
Backed by HM Government