

Our reference: LIF/0080230/6945066
Direct line: 01737 227553
Email: lifesightsupport@willistowerswatson.com

Private and confidential

Mrs J Sarmad
5 Stratford Drive
Wootton
Northamptonshire
NN4 6JT

19 May 2023

Dear Mrs Sarmad

LifeSight - Santander Plan

We are writing about your request to transfer the value of your benefits in the LifeSight - Santander Plan to JH&H Pension Trust SSAS.

Before we can proceed with the transfer, please read the enclosed information leaflet which has been produced by the Government and the Financial Conduct Authority's online 'Scamsmart - Avoid investment and pension scams' information and guidance, which can be found at:
<https://www.fca.org.uk/scamsmart>

Further information can also be found at <http://www.thepensionsregulator.gov.uk/pension-scams.aspx>.

If you still wish to go ahead, please sign and return the enclosed member consent form.

Please note, the transfer cannot proceed until we have received your completed 'Member consent form'

We recommend that you take impartial financial advice before deciding whether or not to transfer your benefits.

Please note that if you decide to go ahead with a transfer, your request may be passed to the trustees of the Plan for approval, which may result in a delay in processing your transfer.

From 30th November 2021, trustees must ensure specific checks are completed before paying a transfer value to another UK registered pension scheme or Qualifying Recognised Overseas Pension Scheme (QROPS) in order to protect members from possible pension scams when transferring their pension benefits to a different provider.

In November 2021 the Pensions Regulator introduced new legislation relating to pension scams that requires pension schemes to follow further due diligence checks before proceeding with transfer payments, known as the 'Section 125 changes'. One of the requirements of this change is that pension schemes must issue the 'Extra information' form for completion if certain criteria are met. Per the guidance provided by the Regulator, this form must be completed and returned by the member, and cannot be returned via a third party (Independent Financial Advisor or Receiving Scheme).

Further information about these checks can be found in the enclosed 'Extra information about your transfer' document. **In order to proceed with your transfer, you must complete and return the 'Extra information form', along with any additional information required, such as employer link or overseas residency evidence where applicable.**

If you have any questions, please contact us on 01737 227553 quoting your reference number. For security purposes, you will also need to have your National Insurance number to hand.

Yours sincerely

A handwritten signature in cursive script that reads "Brewery".

The LifeSight Team

Enclosure

LifeSight - Santander Plan

Transfer out member consent form

This form should be completed for transfers to another UK pension plan/arrangement

Member consent to transfer

Name	Mrs J Sarmad
Reference number	0080230

Name of the transferring plan:	LifeSight - Santander Plan
Name of the receiving plan:	JH&H Pension Trust SSAS

Please ensure this form is completed fully, accurately and clearly. Any missing, unclear or inaccurate information could lead to your transfer being delayed or even rejected.

Your declaration

I understand that if the transfer value payable to the receiving plan shown above is used to provide benefits in a form which is not 'authorised' in accordance with rules set out by HM Revenue & Customs this could result in significant tax charges. In particular, I confirm that:

1. If I gain access either directly or indirectly to the transferred funds before the age of 55 (other than on the grounds of ill health), this payment will constitute an 'unauthorised payment' for tax purposes and I will declare it to HM Revenue & Customs and pay the tax due of up to 55%.
2. I will protect and indemnify the Trustees of the transferring plan from any scheme sanction charge or other expenses that may arise as a result of making an 'unauthorised payment', if it later transpires that the receiving plan does not meet the conditions required to be a registered pension scheme for tax purposes.

3. I will be taking benefits from the receiving plan before the age of 55 (other than on the grounds of ill health)

Yes ☐

No ☒

If yes, was this subject to any particular conditions (please provide details below)?

4. I have read the FCA's 'Scamsmart' guidance and leaflet on pension scams and have understood the contents of this guide.

Yes ☒

No ☐

5. I have taken impartial financial advice regarding this transfer.

Yes ☐

No ☒

If I have taken financial advice, I have been provided with a written report detailing the new scheme, my attitude to risk and the investments that will be made on my behalf.

Yes ☐

No ☒

6. I have discussed my attitude to risk with my adviser.

Yes ☐

No ☒

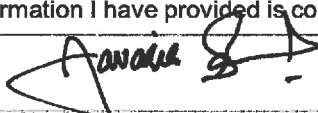
7. If you have taken financial advice, please confirm the name, address and FCA registration

number of your adviser: N/A	
Name of adviser:	
Address of adviser:	
FCA registration number of adviser:	
8. Please confirm the name of the individual who recommended that you proceed with the transfer, the firm they work for, and the address of this firm: N/A	
Name of individual:	N/A
Name of firm:	
Address of firm:	
Is this firm authorised by the FCA to advise on pension transfers N/A	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please confirm the firms FCA registration number	
9. I have been asked to sign an insistent client document which confirms that I am not following my adviser's advice.	
Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
If Yes, please confirm the reason why you were asked to sign the insistent client document:	
10. There is more than one company involved in the advice to transfer my pension.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
11. I am making offshore investments through the receiving scheme.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
If yes, the potential risks were made clear to me in writing.	Yes <input type="checkbox"/> No <input type="checkbox"/>
12. Some or all of the investments are an offshore bond:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

13. Some or all of the investments are listed on the FCA list of types of investment and pension scams:		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
14. All the UK investments in the receiving scheme are regulated by the FCA.		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
15. My investment is being made in a currency other than British Pounds.		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
16. I have a separate investment company to manage my investments. If yes, please confirm the name and address of the company:		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name of company:			
Where is the company based?			
Address of company:			
Is the company FCA registered?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please confirm the firms FCA registration number			
17. It was explained to me that the value of pension investments can rise and fall.		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
18. I understand how my money is being invested.		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
19. My chosen investment promises a guaranteed rate of return either now or at some point in the future.		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
20. My chosen investments were selected from a list of funds offered by the receiving scheme:		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
<p>If No, please can you provide us with additional information to help us gain an understanding of how your money is being invested and, if available, provide us with fund fact sheets</p> <p>(As well as detailing the types of investment used, other useful information could be, for example, ISIN number(s) if known (often on the fund fact sheet), name(s) of the fund(s), if a discretionary manager is being used please provide their name, or the name of the investment companies managing your money)</p>			
21. My chosen investment is purely based on purchasing property or land.		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
22. My chosen investment is purely based on a single asset (e.g. a company)?		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
23. I have been contacted 'out of the blue' about my pension transfer, either via a cold call, unsolicited email or text message, or offered a 'free pension review', or have		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

been approached by an introducer outside of my place of work	I did my own research	
24. I will be receiving a cash payment, bonus, commission or loan from the receiving scheme or its administrators.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
25. I have been told that I will be able to draw more than 25% of my fund as a tax-free lump sum as a result of transferring.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, how much tax-free cash did the receiving scheme advise you could take?	£ _____	
26. I have been promised a specific or guaranteed rate of return on my fund after transferring.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
27. If the receiving scheme is a SSAS, please confirm the following information:		
Name of receiving scheme practitioner / administrator:	R C A d m i n i s t r a t i o n L t d	
I am a Trustee of the SSAS:	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
I was asked to set up my own company in order to make this transfer.	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, the name of the company I set up and my role in it is as follows:		
Name of company:		
Role:		
28. I have been given time limited offers, and was put under pressure to make quick decisions about this transfer:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
29. A courier was sent to collect any documents from me in relation to this transfer or the receiving scheme:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
<p>If a courier was sent, please confirm what the courier was used for and why:</p> <p>(For example, a courier may have been sent by your adviser or the receiving scheme to collect documents from you, or you might have used a courier to send documents to us to meet a deadline or ensure your documents are safe)</p>		
30. I was provided with an illustration (also known as a quotation or key features document).	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
31. I can confirm the illustration contains details of the charges that will be made:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
<p>Please confirm either an amount or a percentage. There are occasions where both a monetary amount and a percentage can be applicable. If this is the case, please enter both. DO NOT convert a percentage into an amount or vice versa. If you enter both a monetary amount and a percentage, we will assume both apply. If a charge isn't applicable, please insert n/a</p>		
	Initial charges	Annual charges

	£	%	£	%
(a) My new scheme/platform will charge me:	Annual Fee		£1,100	
(b) The investments selected will charge me (where more than one investment has been selected, please state the aggregate charge of these):	N/A			
(c)(i) My adviser will charge me by way of a deduction from my transfer or fund value:	N/A			
(c)(ii) My adviser will charge me directly or another way:	N/A			
(d) There will also be additional charges of:	N/A			
Total charges:	Annual Fee:		£1,100	
<p>If there are additional charges stated in (d) above, please explain what these charges relate to:</p> <p>Annual Operation Fee: £1,100 for the first member and £500 for each additional member* This is a one member scheme therefore is £1,100 per year</p>				
32. My pension will always be easy to get to without additional charges if I wanted to move it or access it in the future.		Yes <input checked="" type="checkbox"/>		No <input type="checkbox"/>
33. Transfer requests to the receiving plan have been refused by the provider or Trustees for other pension plans I have with other providers or administrators?		Yes <input type="checkbox"/>		No <input checked="" type="checkbox"/>
<p>If yes, do you know why (please provide details)?</p> <p><i>Yes</i></p>				
34. I completed this questionnaire myself.		Yes <input checked="" type="checkbox"/>		No <input type="checkbox"/>
If I did not complete this questionnaire myself, I fully understand and agree with the responses given.		Yes <input type="checkbox"/>		No <input type="checkbox"/>
<p>35. Can you briefly explain your reason(s) for requesting the transfer? What will you be able to achieve by transferring that you will not be able to do in your existing plan?</p> <p>I will have more control over my pension funds investments. Access to a more diverse range of investments.</p>				

36. In addition, for transfers to occupational pension schemes only: I am a member of the receiving plan and am employed by and receive relevant earnings from the sponsoring employer, which is:													
Employer name:	LMJ ACCOUNTANTS LIMITED												
Employer address:	Basepoint Business Centre												
	110 Butterfield,												
	Great Marlings,												
	Luton, England, LU2 8DL												
Business, service or trade of employer:	Accounting and auditing activities												
	Bookkeeping activities												
	Tax consultancy												
Is your employer (named above) actively trading?											Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
Your declaration													
I confirm that the information I have provided is complete, accurate and clear.													
Signed						Date	16 06 2023						
Print name	J	a	v	a	r	i	a	S	a	r	m	a	d