

YOUR TRANSFER REQUEST

INFORMATION FORM



You should complete this form in full if, after reading our letter and the enclosed leaflets, you decide you'd like to go ahead with your transfer request.

Please return this form, and any other evidence we need, to the address on the front page of our letter. You must complete and return this form to us yourself. We can't accept the form, or any evidence, if it's sent to us by a 3rd party who we're not allowed to accept it from under legislation (for example, your financial adviser).

We'll review your form and any evidence you send us and let you know what will happen next.

Depending on what you tell us we may need to write to HMRC and/or ask you to speak with MoneyHelper, the Government's free guidance service. We may not be able to go ahead with the transfer if it doesn't meet certain statutory conditions set out under the Pension Schemes Act 1993.

If you've changed your mind and want to cancel the transfer, or you want to transfer to a different pension scheme than the one you told us about, please call us.

Your Plan number:

Your name:

Your signature:

Date:

NICOLA STEELE

N Steele

23rd May 2023

☐ Tick this box to confirm that you would like us to consider your transfer request.

YOUR PENSION TRANSFER REQUEST

You should do your own checks so you're satisfied that the transfer you want to do is appropriate for you and your pension. The questions on this form should help you think about your decision to transfer.

Before returning this form please think about:

- What you know about the proposed investments for your new scheme.
- Whether you fully understand the risks involved.
- How quickly you could access these funds if you decided to take your retirement benefits, or transfer them again.
- Whether your financial adviser, or the business you're dealing with, is regulated with the FCA and authorised to give advice on pension transfers and/or investments. You can check the Financial Services Register at www.fca.org.uk/consumers/finding-adviser

If you'd like to transfer overseas please think about:

- If you know why you're transferring overseas instead of staying in the UK. For example, is the scheme based in the country where you normally live? Is it run by your employer?
- How pension schemes are run in the country you want to transfer to, and any additional risks that could be linked to being invested overseas.

For more information on overseas pension schemes you can visit www.gov.uk/government/collections/overseas-pension-schemes

SECTION 1:

YOUR DECISION

You must answer all questions in this section

1. What do you want to achieve through this transfer that you cannot achieve in your Scottish Widows plan?

Please tell us more about how you have made the decision to transfer.

For example:

- How have you checked that you fully understand the risks involved?
- Have you been offered a wide range of investments?
- Has the scheme you want to transfer to, its administrator or its representative determined that you are a 'sophisticated investor'?

SECTION 2:**STARTING THE TRANSFER PROCESS**

You must answer all questions in this section

2. Were you approached about transferring your pension?Yes ☐ No ☐

For example you could have been approached by letter, email, text message or social media (e.g. Facebook, LinkedIn).

If yes

a) How were you first contacted (e.g. Facebook, LinkedIn)?

Yes ☐ No ☐

b) Did you give prior consent for them to contact you, for example, through an online contact form?

c) Who contacted you? Can you tell us their:

- Name:
- The name and address of the company they work for:

Yes ☐ No ☐

d) Did you know, or have any business relationship with them previously?
If yes please explain how you knew them:

Yes ☐ No ☐

e) Is this person/company associated with your current pension scheme (e.g. your employer)?

Yes ☐ No ☐

f) Were any of the following terms mentioned?

- A free pension review:
- Early access to your money before the minimum retirement age (currently 55):
- A cash loan until you reach retirement age:
- A tax-free lump sum higher than 25% of your pension:
- Your relatives would lose your pension fund in the event of your death if you stayed in your current pension:

Yes ☐ No ☐Yes ☐ No ☐Yes ☐ No ☐Yes ☐ No ☐Yes ☐ No ☐

If no

g) How did you find out about the pension scheme you'd like to transfer to (e.g. internet search, advert in a magazine or newspaper)?

SECTION 3

OUR RESPONSE TO THE TRANSFER REQUEST

3. What type of pension scheme are you requesting to transfer to? (For example, a personal pension)
 If we don't know the answer to this question please send us copies of any documents you've received from the pension scheme.

4. What have you been told about receiving a cash payment, bonus, compensation or lump sum as a result of transferring your pension?

5. What have you been told about the consequences of surrendering any part of your pension fund before the current minimum retirement age of 55 (other than on grounds of ill-health)?

6. What promises have you been given about any age-55 or post-retirement offer of return that your transferred pension fund will achieve in the remaining pension "years"?

7. Have you been told that you could take advantage of a valuable, or more attractive offer, if you take a higher tax rate lump sum as a result of transferring?

8. Have you been speaking with a financial adviser or an adviser who works for a company?
 If yes please let us know the following details:

- Adviser's name
- Company they work for (if applicable)
- Their FCA registration number
- Location (if applicable)
- Business address

• Are they authorised to give financial and pension transfer advice? You can check that a financial adviser or business is regulated with the FCA and are authorised to give pension advice by checking the Financial Services Register at www.fca.org.uk/consumers/finding-adviser

Yes ☐ No ☐
 Yes ☐ No ☐

Yes ☐ No ☐

You must answer all questions in this section

9. Did your adviser direct you to the FCA ScamSmart website www.fca.org.uk/scamsmart/how-avoid-pension-scams?

Yes ☐ No ☐

10. Did you receive a formal advice or Suitability Report which is specific to you and your circumstances and covers your attitude to risk and the investments that will be made on your behalf?

Yes ☐ No ☐

11. Is the adviser you're speaking with registered outside of the UK?

Yes ☐ No ☐

If yes, please confirm:

- Who has registered them to provide you with financial or pension transfer advice?

- What was your previous relationship with them?

12. Has your adviser warned against this transfer?

Yes ☐ No ☐

If yes can you explain why you wish to proceed against that advice?

13. If you've not had any financial advice from a regulated financial adviser, please tell us your reasons for wanting to go ahead with this transfer without advice?

14. Have you received promotional material or information about the scheme you want to transfer to?

Yes ☐ No ☐

If yes, please send us copies.

15. Have you received any official documentation during the transfer process? For example, Key Features, Illustration.

Yes ☐ No ☐

If yes, please send us copies.

If no, how have you received information (e.g. by telephone)?

[REDACTED]

1. The first part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are listed in the order in which they were received. The names are: [REDACTED]

2. The second part of the document is a list of the names and addresses of the members of the committee who have been elected to the office of the secretary. The names are listed in alphabetical order, and the addresses are listed in the order in which they were received. The names are: [REDACTED]

3. The third part of the document is a list of the names and addresses of the members of the committee who have been elected to the office of the treasurer. The names are listed in alphabetical order, and the addresses are listed in the order in which they were received. The names are: [REDACTED]

SECTION 4:**PENSION INVESTMENTS AND CHARGES**

You must answer all questions in this section

19. Have you been given information about the type and range of investments available in the scheme?

Yes ☐ No ☐

If yes, please confirm the options available:

20. Will you be invested overseas?

Yes ☐ No ☐

If yes, please confirm the details:

21. Will your investment have a set growth rate or a growth rate that is expected to be over 8% per year?

Yes ☐ No ☐

If yes, please confirm the details:

22. When the transfer payment is made, will the payment be held in a cash account?

Yes ☐ No ☐

23. Do any of the investment scams included on the FCA warning list at www.fca.org.uk/scamsmart/types-investment-and-pension-scams sound like the type of investments you have been offered?

Yes ☐ No ☐

If yes, please let us know which types:

24. How will the transfer payment be invested?

25. Will any of your transfer payment be used to purchase an offshore investment bond?

Yes ☐ No ☐

You can read more about this by visiting www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-self-invested-personal-pensions

You must answer all questions in this section

26. Will there be any investments based in the United Kingdom (UK)?

Yes ☐ No ☐

If yes, are all of the UK investments regulated by the Financial Conduct Authority (FCA)?

Yes ☐ No ☐

27. Do you have a separate investment company to manage your investments?

Yes ☐ No ☐

If yes, please confirm:

• What country that company is based in

• What is their business address

• Are they authorised by the FCA?

Yes ☐ No ☐

28. Will any of your investments have an exit penalty if you wish to access or transfer the investments within an agreed period of time? For example, within five or ten years.

Yes ☐ No ☐

If yes, please confirm the details of this penalty:

29. Do you know what the costs and charges are for your new arrangement?

Yes ☐ No ☐

If yes, please let us know the:

• fees applied to a transfer

£

• fees to join the investment

£

• charges applied to your investments, whilst they are invested (this can be a fixed fee or a percentage of the total sum invested)

£

• other extra charges that may apply to your investments

£

30. Has your Scheme Provider given you details of all the charges which will be made within the pension, including in relation to any offshore bonds and underlying investments?

Yes ☐ No ☐

31. Are you aware of how the fees you will be charged compare with the fees that apply under our current pension arrangement?

Yes ☐ No ☐

32. Have you been given any information about the investments, rates or return or fee structure in writing?

Yes ☐ No ☐

SECTION 5:**INFORMATION ABOUT THE SCHEME YOU'D LIKE TO TRANSFER TO**

You must answer all questions in this section

33. Is the scheme you want to transfer to a contract-based/personal pension scheme/Self Invested Personal Pension (SIPP)?

Yes ☐ No ☐

If yes, answer the question below.

- a) What is the scheme provider's Financial Conduct Authority (FCA) registration number? You can find this on their letterhead. It will be at least an eight digit number.

34. Is the scheme you want to transfer to an Occupational Pension Scheme?

Yes ☐ No ☐

If yes, answer the questions below.

- a) Is your employer (the employer who set up the scheme) actively trading?
b) What is the name of your employer?

- c) What is the address of your employer?

- d) Is your employer going to make contributions to the scheme you want to transfer to?
e) What is the name of the individual or company providing day-to-day administration services for the scheme you want to transfer to? If you don't know please tell us the names of the individuals or companies you've had information from since you requested to transfer.

35. Is the scheme you want to transfer to a Small Self-Administered Scheme (SSAS)?

Yes ☐ No ☐

If yes, answer the questions below.

- a) Have you been asked to set up your own company in order to make this transfer?

Yes ☐ No ☐

If yes, can you provide more details about this company and your role in it?

- b) What is the name and address of the company you've established the SSAS through?

- c) Is the company actively trading?

Yes ☐ No ☐

You must answer all questions in this section

d) Are you a trustee of the SSAS?

Yes ☐ No ☐

e) What is the name of the individual or company providing day-to-day administration services for the scheme you want to transfer to? If you don't know please tell us the names of the individuals or companies you've had information from since you requested to transfer.

f) Is the company setting up the scheme going to make contributions to the scheme you want to transfer to?

Yes ☐ No ☐

36. Is the scheme you want to transfer to a Qualifying Recognised Overseas Pension Scheme (QROPS)?

Yes ☐ No ☐

If yes, answer the questions below.

a) Have you been resident in the same country or territory as the Scheme for at least six months?

Yes ☐ No ☐

b) If no, do you reside in or intend to move to that country?

Yes ☐ No ☐

c) What is the name of the individual or company providing day-to-day administration services for the receiving scheme? If you don't know please tell us the names of the individuals or companies you've had information from since you requested to transfer.

d) Which country are they based in?

e) What is their address?

f) Is your employer going to make contributions to the receiving scheme?

Yes ☐ No ☐

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Subject: THE HISTORY OF THE UNITED STATES

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1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

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 53. $\frac{1}{x^{54}} = x^{-54}$ $\Rightarrow \frac{d}{dx} x^{-54} = -54x^{-55} = -\frac{54}{x^{55}}$
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 57. $\frac{1}{x^{58}} = x^{-58}$ $\Rightarrow \frac{d}{dx} x^{-58} = -58x^{-59} = -\frac{58}{x^{59}}$
 58. $\frac{1}{x^{59}} = x^{-59}$ $\Rightarrow \frac{d}{dx} x^{-59} = -59x^{-60} = -\frac{59}{x^{60}}$
 59. $\frac{1}{x^{60}} = x^{-60}$ $\Rightarrow \frac{d}{dx} x^{-60} = -60x^{-61} = -\frac{60}{x^{61}}$
 60. $\frac{1}{x^{61}} = x^{-61}$ $\Rightarrow \frac{d}{dx} x^{-61} = -61x^{-62} = -\frac{61}{x^{62}}$
 61. $\frac{1}{x^{62}} = x^{-62}$ $\Rightarrow \frac{d}{dx} x^{-62} = -62x^{-63} = -\frac{62}{x^{63}}$
 62. $\$

...the

the same is better than any other that I have seen

- a. Die Angehörigen in der unmittelbaren Umgebung der betroffenen Personen
- b. Die Angehörigen der Familie
- c. Die Angehörigen der Gemeinde (z.B. die Angehörigen der Gemeinde)
- d. Die Angehörigen der Gemeinde (z.B. die Angehörigen der Gemeinde)
- e. Die Angehörigen der Gemeinde (z.B. die Angehörigen der Gemeinde)

1. The first step is to determine the type of information you need. This could be a list of names, a list of addresses, or a list of phone numbers. Once you know what you need, you can start looking for it.

1. Содержание и структура документа. Документ должен содержать следующие сведения:
- а) наименование документа;
 - б) дату и место составления документа;
 - в) наименование и должность лица, составившего документ;
 - г) наименование и должность лица, которому документ адресован;
 - д) наименование и должность лица, которому документ передан;
 - е) наименование и должность лица, которому документ передан;
 - ж) наименование и должность лица, которому документ передан;
 - з) наименование и должность лица, которому документ передан;
 - и) наименование и должность лица, которому документ передан;
 - к) наименование и должность лица, которому документ передан;
 - л) наименование и должность лица, которому документ передан;
 - м) наименование и должность лица, которому документ передан;
 - н) наименование и должность лица, которому документ передан;
 - о) наименование и должность лица, которому документ передан;
 - п) наименование и должность лица, которому документ передан;
 - р) наименование и должность лица, которому документ передан;
 - с) наименование и должность лица, которому документ передан;
 - т) наименование и должность лица, которому документ передан;
 - у) наименование и должность лица, которому документ передан;
 - ф) наименование и должность лица, которому документ передан;
 - х) наименование и должность лица, которому документ передан;
 - ц) наименование и должность лица, которому документ передан;
 - ч) наименование и должность лица, которому документ передан;
 - ш) наименование и должность лица, которому документ передан;
 - щ) наименование и должность лица, которому документ передан;
 - ъ) наименование и должность лица, которому документ передан;
 - ы) наименование и должность лица, которому документ передан;
 - ю) наименование и должность лица, которому документ передан;
 - я) наименование и должность лица, которому документ передан;

SECTION 7:

CERTIFYING DOCUMENTS

If you're a UK national or resident, you can get documents certified at any Lloyds Bank, Halifax or Bank of Scotland branch free of charge. If you visit one of our branches, please take our letter and form asking for certification of your documents with you.

You can also get your documents certified by a:

- UK Solicitor
- UK employee of a bank or other regulated financial institution
- Financial Conduct Authority (FCA) regulated financial adviser or broker or any of the adviser's employees
- Certified or Chartered Accountant



If you've decided you'd like to transfer please make sure you've answered every question on this form in full. Then sign the front of the form, ticking the box to confirm you'd like to go ahead.

You can return this form, along with any other evidence we need, to the address on the front page of our letter.

We won't continue to consider your transfer request until we receive this form and any additional evidence we've asked for.