

# Transfer Request - Customer Questionnaire

Your Name	
Your Pension Plan Number	
Receiving Scheme name	

Please note; it is a legal requirement that this questionnaire is completed and returned by you directly to us. If the questionnaire and evidence is returned by someone else, you may have to obtain transfer guidance from MoneyHelper before the transfer proceeds.

## Part A – The Receiving Scheme

<b>Q1</b>	<p>What type of pension is the Receiving Scheme?</p> <p>An Occupational Pension Scheme is a pension scheme established by an employer to provide pension benefits for its employees. It is set up under trust, with trustees responsible for running the scheme. Examples include small self-administered schemes (SSAS), defined benefit schemes and money purchase schemes.</p> <p>A Personal Pension is a pension scheme established by a provider/insurer. Each member has an individual pension contract with the provider/insurer. An employer can establish a group personal pension for its employees. Examples also include individual or group stakeholder pensions.</p>	<p>Tick which applies:</p> <p><input type="checkbox"/> (a) Occupational Pension Scheme (answer questions 2 to 4 below)</p> <p><input type="checkbox"/> (b) Personal Pension or Self-Invested Personal Pension Scheme (SIPP) (answer question 5 below)</p> <p><input type="checkbox"/> (c) Other (please provide details and answer question 5 below. Please check with the Receiving Scheme's provider)</p>
<b>Note</b>	<p><b>Your Employment.</b></p> <p><b>Complete questions 2 to 4 if you are transferring to an Occupational Pension Scheme</b></p> <p>Note: A transfer to an Occupational Pension Scheme can usually proceed if an employment link is demonstrated (provided there are no other indications of a pension scam). To demonstrate a link, you must provide the evidence requested in the questions 2 to 4 below. The following must apply in the 3 months prior to making your transfer request;</p> <ul style="list-style-type: none"> <li>• you are, and have been continuously, employed by the sponsoring employer of the Receiving Scheme; and</li> <li>• your average gross weekly salary is at or above the Lower Earnings Limit; and</li> <li>• contributions have been paid by you and the employer or by the employer only.</li> </ul> <p>If the employment link cannot be demonstrated, you may be required to take guidance from MoneyHelper before the transfer can proceed – we will tell you if this applies.</p>	

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## Part A – The Receiving Scheme

<b>Q2</b>	<p>What is the name and address of the employer who established the Receiving Scheme?</p> <p>(a) please give the employer's Company or, if applicable, the Charity Registration Number (CRN) (this can usually be found on any letters, or communications you have received from the employer)</p> <p>(b) Please provide details of the type (e.g. partnership, sole trader etc) of company if it doesn't have a CRN</p>	
<b>Q3</b>	<p>Is the employer actively trading?</p> <p>If the employer is a newly established company and has not yet filed company accounts, please provide a letter from the company's accountant confirming;</p> <p>(a) that the company was actively trading at the point the scheme was established; and</p> <p>(b) that the company is currently actively trading.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<b>Q4</b>	<p>Are you employed by the employer who established the Receiving Scheme (or another employer that participates in the Receiving Scheme)?</p> <p>If you are employed by a participating employer please provide the participating employer's name, address and Company or, if applicable, the Charity Registration Number (if it has one).</p> <p><b>If No;</b></p> <p>(a) What is your connection to the employer?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p>

	<p><b>If Yes;</b> please provide all of the following;</p> <p>(b) A letter from the employer confirming;</p> <ul style="list-style-type: none"> <li>i. the employer is the sponsoring employer of the Receiving Scheme (or they are a participating employer in that scheme); and</li> <li>ii. that you are employed by them; and</li> <li>iii. the date from which you have been continuously employed by them; and</li> <li>iv. that the contributions due to be paid for the last 3 months have been paid (the contributions due are set out in the Receiving Scheme's payment schedule or schedule of contributions).</li> </ul> <p>(c) A copy of;</p> <ul style="list-style-type: none"> <li>i the schedule of contributions or a payment schedule showing each contribution amount due to be paid by you and/or the employer (excluding any Additional Voluntary Contributions) and the dates those contributions were due to be paid in the last 3 months; and</li> <li>ii payslips, (or other written evidence of pay) showing salary paid by the employer to you in the last 3 months; and</li> <li>iii your personal bank/building society statements showing the deposit of salary in the last 3 months.</li> </ul> <p>(d) If the employer is not paying contributions, please provide the reason why.</p>	<p>(b) Please provide the employer's letter containing points in b) i to iv or explain why this cannot be provided</p> <p>(c) Please include the evidence requested in (c) i to iii or explain why this cannot be provided</p>
<p><b>Q5</b></p>	<p><b>Only complete if you are transferring to a Personal Pension, a Self-Invested Personal Pension (SIPP) or other non-Occupational Pension Scheme</b></p> <p>(a) Who is the provider/insurer of the Receiving Scheme?</p> <p>(b) Is the provider/insurer regulated by the Financial Conduct Authority (you can find this on Receiving Scheme literature and you can check the register at <a href="https://register.fca.org.uk/s/">https://register.fca.org.uk/s/</a>)?</p> <p>(c) <b>If Yes;</b> please provide their FCA Registration Number</p>	<p>(a)</p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(c)</p>

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## Part B

### Advisers, Introducers and other parties

<b>Q1</b>	<p>Were you first approached about the transfer by email, text, phone call, letter or through social media (for example Facebook or LinkedIn) or in person?</p> <p><b>If Yes;</b></p> <p>(a) Were you expecting the contact?</p> <p>(b) Was the person known to you, for example your employer or someone working for the scheme, or an alternative pension scheme?</p> <p>(c) Did you give prior consent for them to contact you, for example, through an online contact form?</p> <p>(d) Did you search or make your own enquiries about the alternative pension scheme?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(c) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<b>Q2</b>	<p>Did a person or a firm in the UK offer you FCA regulated advice about the transfer?</p> <p><b>If Yes:</b></p> <p>(a) What is the name of the person?</p> <p>(b) If applicable, what is the name of the firm they represent?</p> <p>(c) What is the firm's business address?</p> <p>(d) What is the firm's Financial Conduct Authority reference number(s)?</p> <p>(e) What is the firm's website address?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>If Yes; please answer ALL of a) to e) below:</b></p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e)</p>

<b>Q3</b>	<p>Are you working with a financial adviser or company based outside the UK?</p> <p><b>If Yes:</b></p> <p>(a) What is the name of the adviser?</p> <p>(b) If applicable, what is the name of the company?</p> <p>(c) What is their address?</p> <p>(d) Please provide the name and reference number of the regulatory body which regulates the adviser or company?</p> <p>(e) Is this the first time you have dealt with this adviser or company?</p> <p><b>If No to (e):</b></p> <p>(f) What is your previous relationship and dealings with them?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(f)</p>
<b>Q4</b>	<p>Did anyone contact you about the transfer apart from the adviser(s)/company(ies) detailed in Q2 &amp; Q3 above?</p> <p><b>If Yes:</b></p> <p>(a) Who contacted you?</p> <p>(b) please provide their name and address</p> <p>(c) How do you know them?</p> <p>(d) Did they advise or recommend that you consider a pension transfer?</p> <p>(e) Do you believe that this person or company is regulated by the FCA?</p> <p>Please give the details above if more than one person or company is involved. Please continue on a separate page, if required.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(e) Yes <input type="checkbox"/> No <input type="checkbox"/></p>

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## Advice approach

<b>Q5</b>	<p>When contacted were any of the following used by those who approached you?</p> <p>(a) An offer of 'a free pension review'?</p> <p>(b) Early access to cash, access to some or all of your pension savings before age 55 (normal minimum pension age), or a savings advance?</p> <p>(c) Cashback from your pension savings or a loan?</p> <p>(d) A 'time limited' offer?</p> <p>(e) Legal loopholes, which you use and take advantage of?</p> <p>(f) In the event of your death under the current pension, your relatives would lose some or all of your pension fund?</p>	<p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(c) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(e) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(f) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<b>Q6</b>	<p>Do you feel you were put under any pressure to make a quick decision about the transfer?</p> <p><b>If Yes:</b></p> <p>(a) Was a courier sent to your address to collect signed documentation e.g. a courier waited and would not leave until you signed documents ?</p> <p>(b) Were there any repeat phone calls/texts/ emails?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) Yes <input type="checkbox"/> No <input type="checkbox"/></p>

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<b>Q7</b>	Please tell us about any other concerns you may have about the proposed transfer  If none, please state 'none'	
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## Investments

The information needed to complete this section can be found in Receiving Scheme literature such as key features documents, illustrations, investment guides and fund fact sheets. **Please provide information on your current investments in the Receiving Scheme and those that will be made with the transfer value.** If you are unsure on how to complete this section, please speak to your FCA regulated financial adviser or the Receiving Scheme.

<b>Q8</b>	(a) What are your current investments in the Receiving Scheme and what investments are you intending to make with the transfer value? (i.e. the names of the funds or assets.)	Please list your investments below or provide documents from the Receiving Scheme which show your current and intended investments.
<b>(a)</b>	Name of investment:	Type of investment (e.g. fund, shares, property etc):
	(b) Have you been promised a specific or	(b) Yes <input type="checkbox"/> No <input type="checkbox"/>



	<p>guaranteed rate of return once you transfer? (Do not include tracker funds, guarantees on with profits, guaranteed annuity rates, government bonds, national savings)</p> <p>(c) Have you been provided with any written information about the investments, rates of return or what the fee structure will be?</p> <p>(d) Do your current or intended investments in the Receiving Scheme include overseas assets? (do not include UK regulated funds e.g. global equity funds. Please ensure these are listed under Q8a)</p>	<p><b>If Yes;</b> please provide details:</p> <p>name of investment(s):</p> <p>rate(s) of return or specified return:</p> <p>(c) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(d) Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p><b>Q9</b></p>	<p><b>Only complete if the Receiving Scheme is a Small Self-Administered Scheme (SSAS):</b></p> <p>(a) Have you or will you be making a loan to the sponsoring/participating employer?</p> <p>(b) <b>If Yes,</b> please provide confirmation from the Scheme Administrator that the loan complies with the HMRC guidelines laid out in PTM123200. See <a href="https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/plm123200#IDA0JHMD">https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/plm123200#IDA0JHMD</a></p>	<p>(a) Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(b) please provide confirmation from scheme administrator</p>
<p><b>Q10</b></p>	<p>Are any of your investments subject to an exit penalty if you wish to access or transfer the investments within an agreed period of time, for example, within 5 or 10 years. (Do not include with profits adjustments)?</p> <p><b>If Yes;</b></p> <p>(a) What is the penalty and when will it have to be paid?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>(a)</p>



<b>Q11</b>	<p>Are you investing in an offshore investment bond as described in the FCA warning in the link below? If you do not have internet access, we can provide a paper copy.</p> <p><a href="https://www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-sipps">https://www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-sipps</a></p>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Q12</b>	<p>Are any of the investments on the FCA's Warning List (see the link below)? If you do not have internet access, we can provide a paper copy</p> <p><a href="http://www.fca.org.uk/scamsmart/types-investment-and-pension-scams">www.fca.org.uk/scamsmart/types-investment-and-pension-scams</a></p>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Q13</b>	<p>Are you investing directly in property?</p> <p><b>If Yes:</b></p> <p>(a) Please confirm type of property</p> <p>(b) Is the property based in the UK?</p> <p>(c) Do you know and understand how your funds will be released from the property investment if you wish to access or transfer the investment? For example, you are aware of the process and the timescales involved. This will be in the Receiving Scheme literature such as the terms and conditions.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/> (a) commercial <input type="checkbox"/> residential <input type="checkbox"/> (b) Yes <input type="checkbox"/> No <input type="checkbox"/> (c) Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Q14</b>	<p>Do you have a separate investment/fund management company to manage your investment?</p> <p><b>If Yes:</b></p> <p>(a) What is their name and address?</p> <p>(b) Is this company authorised by the FCA? If so, please provide their FCA reference number.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/> (a) (b)

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## Charges

**Q15**

(a) Please provide amounts and/or percentages of all policy charges & fees that are applied by the Receiving Scheme whilst your savings remain invested and when benefits are taken. Your Receiving Scheme will be able to provide this information.

(b) Please provide amounts and/or percentages for any advice charges or fees, including fees that may be payable to a discretionary fund or investment manager, that apply in respect of this transfer. Your adviser(s) will be able to provide details of all of their charges.

(c) Please provide amounts and/or percentages for any additional charges or fees from any other person or company that may be involved in the transfer along with details of what the charge is for and who the charge is payable to.

(d) Will any charges apply if you cancel your transfer?

(e) Have you received an illustration of how the charges and fees which will be charged, will affect the value of your investments over time?

(a)

(b)

(c)

(d) Yes ☐

No ☐

If Yes: What is the charge and who is it payable to?

(e) Yes ☐

No ☐

## Other transfers to the Receiving Scheme

**Q16**

Please give details of all other transfers to the Receiving Scheme include; transferring scheme name and provider, date transfer made and approximate transfer value.

If none, please state 'none'

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## Your Declaration

I confirm:

- I have completed this questionnaire, and the evidence and information is being provided by me; and
- I have not been told or coached in how to answer the questions by a third party such as an agent or introducer involved in the pension transfer; and
- to the best of my knowledge the information provided is true; and
- I have read The Pensions Regulator's leaflet on Pension Scams available from the link below. If you do not have internet access please request a paper copy. [https://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/16423\\_pensions\\_consumer\\_leaflet\\_screen.ashx](https://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/16423_pensions_consumer_leaflet_screen.ashx)

Signature	Print name
	Date
Please provide a daytime telephone number and email address so we can contact you if we have any further questions	Contact details

