

Transfer agreement
Transfer of all or part of the cash equivalent or transfer value to another UK pension plan

PLEASE COMPLETE ALL RELEVANT SECTIONS OF THIS FORM

If you want to transfer to a qualifying recognised overseas pension scheme (QROPS) please let us know immediately as different forms will need to be completed. You do not need to complete this Transfer agreement.

Name of the transferring pension plan ('the Scheme'):	HBOS Final Salary Pension Scheme
Name of the member:	H Yates
Reference number:	0026276
Date of birth:	13 October 1977
Guaranteed transfer value:	£309,153.36
Guarantee end date:	24 April 2018

To be filled in by the administrators of the receiving pension plan

Name of the receiving pension plan: Rocky Asset Management LIMITED PENSION SCHEME

Please fill in the box below if applicable:

Is the receiving pension plan willing and able to accept any contracted-out liabilities arising from GMP/section 9(2B) rights (if applicable)?

Yes ☒ * No ☐

* If CONVERTED TO OLD
STYLE PR

If the receiving pension plan is a personal pension or stakeholder plan, please fill in the box below (otherwise leave blank):

FCA registration number of receiving plan provider: _____

Is the receiving pension plan a SIPP?

Yes ☐ No ☐

Receiving pension plan verification requirements

Please provide evidence of the HM Revenue & Customs registration status for the receiving plan by sending us a copy of the 'Current Scheme Details' from the HMRC internet site at www.hmrc.gov.uk.

Copy enclosed:

Yes ☒

Bank details of receiving pension plan

We will transfer the payment directly to the receiving pension plan's bank account.

Please fill in the section below for all types of receiving pension plan.

Bank account

Name of the account:

Bank:

Branch address and postcode:

ROCKY ASSET MANAGEMENT LIMITED
AIB (GB) PENSION SCHEME
ST JAMES'S HOUSE,
CHARLOTTE ST, MANCHESTER
M1 4DZ

Account number:

0	4	9	1	9	0	8	8
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Sort code:

2	3	-	8	3	-	9	6
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Reference to be quoted in the payment:

RAMLPS/HYATES

Guarantee from receiving pension plan

We confirm to the Trustee of the Scheme that:

- The receiving pension plan is registered under Chapter 2 of Part 4 of the Finance Act 2004;
- The member is a member of the receiving pension plan and the sums transferred will be held in connection with that member;
- Where the receiving pension plan is an occupational pension scheme, the member will be provided with transfer credits under the receiving pension plan and the trustees of the receiving pension plan are able and willing to accept the transfer under the governing rules of the plan;
- Where the receiving pension plan is a personal pension or stakeholder plan the member will acquire rights in the receiving pension plan in return for the transfer and the plan is able and willing to accept the transfer under its governing documentation.

Signature for and on behalf of the administrator of the receiving pension plan:



Print name: EMMA DANE

Title: MISS

Position: SENIOR ADMIN & AUTHORISED SIGNATORY

Address: 48 CHORLEY NEW ROAD
BOLTON
BL1 4AP

Date: 01/03/2018

To be completed by the member

I confirm that I have received a statement from the receiving pension plan showing the benefits to be awarded in respect of the transfer payment.

Please pay to the receiving pension plan named on the first page of this form, all or part of my cash equivalent or transfer value in the HBOS Final Salary Pension Scheme as detailed below:

Description of benefit to be transferred: (please tick below)

The value of all my benefits (ie main Plan and Additional Voluntary Contributions (AVCs), if applicable)



I understand that:

- The payment will be instead of the benefits due, or benefits that would have been due to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries, arising from my membership of the Scheme;
- The benefits provided by the receiving pension plan may be in a different form and of a different amount to those which would have been due under the Scheme;
- Unless I have contracted-out benefits in the Scheme and the receiving pension plan was contracted-out on a salary-related basis before 6 April 2016, there is no statutory requirement on the receiving pension plan to provide for survivors' benefits out of the transfer payment.

I agree that on payment of the transfer to the receiving pension plan:

- Where the transfer is of the whole of my entitlement under the Scheme, I release and discharge the Trustee of the Scheme from all liability to provide benefits to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries arising from my membership of the Scheme;
- Where the transfer is of part of my entitlement under the Scheme, I release and discharge the Trustee of the Scheme from all liability to provide those benefits to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries which are included in the transfer; and
- I will protect the Trustee against any costs, claims, demands or expenses which may become due as a result of the payment.

Security identification check

As part of our security procedures, before we pay a cash equivalent or transfer value to another pension arrangement, we will verify your identity, using a credit reference agency, which may keep a record of the search.

This search is done only to confirm your identity and is **not** a credit check, so it will not affect your credit rating. Any personal information used will be treated securely and strictly in accordance with the Data Protection Act 1998.

If you have changed your address in the last 3 years, please confirm your previous address:

Postcode:

If you are currently living abroad please **also** send us the following items:

- Your original birth certificate ☐

AND

- Two original utility bills received in the past 3 months* ☐

**Note: If you are unable to provide two utility bills we will accept bills or notices from other recognised organisations that clearly show your name and address (eg a credit card bill, phone bill or tax code notice from HMRC). If you are unsure, please contact us for guidance.*

Member declaration

By signing this agreement:

- I understand all the conditions detailed above.
- I confirm that my date of birth shown on the first page is correct.
- I consent to Willis Towers Watson carrying out the security identification check.
- I acknowledge:
 - receipt of the Government's pension scams leaflet and have read and understood the contents of this guide.
 - that the Financial Conduct Authority, the Pensions Regulator and Pensions Advisory Service issue information about transfers that might assist me in deciding whether to request this transfer from the Scheme.
- I agree to the payment of the transfer value as described above to the receiving pension plan.
- In line with the requirements introduced in the Pension Schemes Act 2015, I confirm that if the cash equivalent value of my main Scheme benefits is more than £30,000.00, I have taken appropriate independent advice from a financial adviser registered by the Financial Conduct Authority before deciding to transfer my main Scheme benefits*.

Please confirm the name and FCA registration number of your financial adviser:

Print name: David Thompson FCA number: 601628

Please also send us a copy of the signed confirmation from your financial adviser that they have given you appropriate advice in accordance with the Pension Schemes Act 2015.

Note: This does **not apply if:*

- *The benefits to be provided under the receiving pension plan are not 'flexible benefits' (e.g. defined contribution and cash balance benefits) for the purposes of the Pension Schemes Act 2015 and you provide adequate confirmation that the benefits to be provided are "safeguarded benefits" (e.g. defined benefit or career average benefits) or*
- *You are transferring only the value of your 'flexible benefits' AVCs.*

Signature:  Date: 16-2-18

Print name: Helen Yates

(including first name, middle name/s and surname)

Financial advice declaration

Member's full name:	Mrs H Yates
Address:	57 Red Kite Avenue, Wath-upon-Deerne, Rotherham, South Yorkshire, S63 7FF
Date of birth:	13/10/1977

Full name of the ceding pension scheme:	HBOS Final Salary Pension Scheme
Member's reference number in the ceding scheme:	0026276
Full name of the receiving pension scheme:	Rocky Asset Management Limited Pension Scheme

I confirm that I have provided the above named with the necessary advice in accordance with the Pension Schemes Act 2015 (Transitional Provisions and Appropriate Independent Advice) Regulations 2015. I confirm that:


(a) The advice has been provided which is specific to the type of transaction proposed by the member or survivor;

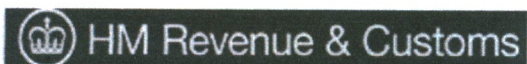
(b) As adviser, I have the necessary permission under Part 4A of the Financial Services and Markets Act 2000, or resulting from any other provision of that Act, to carry on the regulated activity under article 53E of the Regulated Activities Order;

(c) The name of the company and firm reference number of the company or business for which I work as adviser, for the purposes of authorisation from the Financial Conduct Authority to carry on the regulated activity in article 53E of the Regulated Activities Order is:

Name of company:	TAG Wealth Management
FCA reference number of company:	601628

(d) The member's or survivor's name and the name of the scheme in which the member or survivor has subsisting rights in respect of 'safeguarded' benefits to which the advice given applies is as stated above.

Signature:	
Print name:	David Thompson
FCA reference number of adviser:	DXT00019
Date:	26/2/18



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User Name: (A0145081)
PSTR 00817677RP


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Scheme Administrator Overview

This page shows a summary of the Scheme Administrator and their association with Rocky Asset Management Limited Pension Scheme.

If you are ceasing as Scheme Administrator and you also want to associate a new Scheme Administrator for this scheme, then the association must be submitted first. 

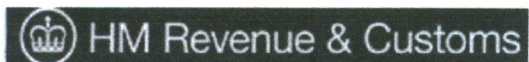
Certain ceased scheme administrator details will have been deleted from the system and therefore no longer available to view on this record.

Scheme Administrator ID Name Status			
			
A0145081	Registered Scheme Administrator Limited	Administrator	cease

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User Name: (A0145081)
PSTR 00817677RP

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Current scheme details

Pension Scheme Name	Rocky Asset Management Limited Pension Scheme
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	09 Dec 2014
Name of Scheme Administrator who submitted the application for registration	Registered Scheme Administrator Limited
Scheme status	Open

Sub-scheme	No
Pension scheme structure	Single
The scheme is an investment regulated pension scheme ?	Yes
Band of number of scheme members	2-11
Registered for Relief at source	No
Occupational pension scheme ?	Yes
Country or Territory scheme established	United Kingdom

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Pension Practitioner.Com Limited
Daws House
33-35 Daws Lane
London
United Kingdom
NW7 4SD

Pension Schemes Services
Fitz Roy House
Castle Meadow Road
Nottingham
NG2 1BD

Notification of registration for tax relief and exemptions

We have registered Rocky Asset Management Limited Pension Scheme on 9 December 2014. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is 00817677RP. You should use this when you want to view the scheme details online and in all future communications with us.

In your application for registration you indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its legal structure, then you must tell us about the change on an event report. If there are any other changes, to any factor regarding a declaration or confirmation you gave when applying to register the scheme, please tell us as soon as possible.

An occupational pension scheme is defined in section 150(5) of the Finance Act 2004 as a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

Whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons.

As you have indicated that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may deregister the scheme.

Responsibilities of the scheme administrator

As part of the registration process you declared that as the scheme administrator you will comply with section 270(3) of the Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with section 270(3), we may deregister the pension scheme.

Authorised transfers

When you applied you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must ensure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 169 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to www.thepensionsregulator.gov.uk

If an individual wants to transfer into your scheme from another registered pension scheme, the transferring scheme may approach us to establish the status of your scheme.

Deregistration

We may carry out checks to ensure that the pension scheme continues to meet the criteria to be a registered pension scheme for tax relief and exemptions.

If we identify that any of the criteria in section 158 of the Finance Act 2004 apply then we may deregister the pension scheme. If that should happen, you will be liable to a deregistration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it ceased to be a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can get more information on recognised transfers, unauthorised payments and deregistration in the Registered Pensions Schemes Manual (RPSM). Go to www.hmrc.gov.uk/manuals/rpsmmanual