

Our reference: /LIF/0593951

Private and confidential

2 September 2024

Hello Craig, you've asked about transferring your benefits from the LifeSight - SLB Plan.

This pack includes details of the transfer value of your benefits in the LifeSight - SLB Plan and the benefits you would be giving up if you decide to transfer.

If you are interested in transferring to a Qualifying Recognised Overseas Pension Scheme (QROPS), or you need a transfer value for pension sharing purposes on divorce, please let us know immediately, as we will need to send you a different pack of letters and forms.

Your transfer value in respect of your pension pot is £281,883.70, which is not guaranteed and will be the value of the funds at the date the fund manager sells your pension pot.

➔ **Guidance**

If you are over the age of 55 and are considering transferring to take immediate retirement benefits, you can get free and impartial face-to-face, online or telephone guidance on your pension pot options from the government's Pension Wise at:

www.moneyhelper.org.uk/pensionwise
or call: **0800 138 3944**

➔ **Advice**

We recommend that you speak to an impartial FCA-regulated financial adviser before transferring your benefits to another pension provider

For more about financial advice and a list of FCA regulated financial advisers go to:

www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser

What you need to do

- Read the 'Statement of an estimated transfer value' and the 'Statement of your pension pot' along with the additional information enclosed including the 'Statement of alternative options' and 'Flexible benefit options – risk warnings' documents, which provide you with further information about the other options available to you regarding your money purchase pension pot.
- If you're aged 50 or over and intending to take your **defined contribution** benefits after transferring to your chosen receiving scheme, you must book a guidance session with Pension Wise about your retirement options, unless certain conditions apply. Please read the enclosed 'Pension Wise guidance' document for further details and instructions for booking your guidance session. You'll need to complete and return the relevant Pension Wise guidance form, where applicable, before we're able to proceed with the transfer of your benefits.
- Read the enclosed 'Extra information about the transfer' document. You'll need to complete and return the 'Extra information form' and provide any requested information before we can proceed with the transfer of your benefits.
- Read the Pension scams leaflet produced by the government and the Financial Conduct Authority, which can be found at the website address below.
- You and a representative of the new plan will need to complete and sign the 'Transfer agreement' form enclosed.
- For security identification purposes, we require a photocopy of the relevant page from your passport showing your photograph and passport number. If you do not have a current passport, a passport that expired within the last two years is acceptable. If you are unable to provide a current or expired passport, please confirm this to us in writing when you return your transfer documents and we will contact you if we require any further information from you. If you live abroad, please also send your birth certificate and two utility bills dated within the last three months. If you can't provide two utility bills, we will accept bills or notices from other recognised organisations that clearly show your name and address.
- We need evidence of the HM Revenue & Customs (HMRC) registration status for the receiving plan before we pay your transfer. Please ask the administrators of the receiving plan to send us a copy of the 'Current Scheme Details' from the HMRC internet site at www.hmrc.gov.uk. Alternatively, if the receiving plan was registered on or after 4 June 2018 using HMRC's new registration service, a screen shot of the 'Your pension scheme' page should be sent instead.
- Return your completed forms and proof of identity to: LifeSight - SLB Plan, LifeSight, Sunderland, SR43 4LA, SR43 4LA.

Once we receive the 'Transfer agreement' form, we will work out the transfer value again and it may be higher or lower than the value quoted on the enclosed statement. If the final transfer value goes up, or goes down by less than 10% of the value shown on the statement, we will go ahead and pay the revised transfer value. Otherwise, we will issue a new quotation.

Beware of pension scams

Please read the Financial Conduct Authority's online 'Scamsmart – Avoid investment and pension scams' information and leaflet before making any decision about transferring your benefits. These can be found at:

<https://www.fca.org.uk/scamsmart>

[https://www.thepensionsregulator.gov.uk/-](https://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/16423_pensions_consumer_leaflet_screen.ashx)

[/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)
(If you are unable to access this document let us know and we will send you a paper copy).

Possible loss of protections

If you have Enhanced or Fixed Protection on any of your benefits you may lose your protection if you transfer your benefits to another plan. You will have applied and received a certificate from HM Revenue & Customs showing your Enhanced or Fixed Protection.

Important information

If you are considering transferring your benefits to an 'International Self-Invested Personal Pension (SIPP)', you should contact MoneyHelper for impartial guidance before taking any further action. Further information can be found at: <https://www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-self-invested-personal-pensions>

From 30 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. Further details on these checks can be found on the enclosed 'Extra information about the transfer' document. Please read this document carefully – it is important that you provide all the information requested, and the information may differ based on the nature of the transfer.

Please note if you decide you only want to transfer a proportion of your LifeSight Account, you can only do so once in a 12 month period.

In some circumstances we may need to request additional information from you and the trustees of the receiving pension plan, which could significantly delay payment of the transfer value.

If you have any questions or need a different form

Please contact the administrators of the LifeSight - SLB Plan by phone, or email, or via the Plan website address. Please make sure you have your National Insurance number to hand for security identification purposes.

Call: **01737 788110**
Email: **lifesightsupport@wtwco.com**
Website: **www.LifeSight-epa.com**

Yours sincerely

The LifeSight Team

Transfer Checklist

Please use the following checklist to ensure you return the correct documents to us and provide us with all the information we need. Failure to do so will result in a delay in payment.

If you want to transfer your benefits, please ensure you enclose the following:

| | |
|---|-------------------------------------|
| 'Transfer agreement' form | <input checked="" type="checkbox"/> |
| Copy of 'Current Scheme Details' for receiving plan (or suitable alternative) | <input checked="" type="checkbox"/> |
| Photocopy of current or expired passport showing photograph and passport number | <input checked="" type="checkbox"/> |
| If you live abroad, your birth certificate | <input type="checkbox"/> |
| If you live abroad, two utility bills received in the last 3 months to confirm your address (or suitable alternative) | <input type="checkbox"/> |

Statement of an estimated transfer value

| Personal details | |
|---|-------------------|
| Name | Craig Masson |
| Reference number | 0593951 |
| Gender | Male |
| Date the member joined the Plan | 01 February 2024 |
| Date the member left the Plan | 31 August 2021 |
| Normal Retirement Date (NRD) | 28 September 2053 |
| Target Retirement Date | 28 September 2043 |
| Date you asked for the statement | 2 September 2024 |
| Benefit crystallisation | |
| Percentage of standard Lifetime allowance used by previous crystallisation events in this Plan (including any used by previous plans where a transfer-in has been received) | 0.00% |
| Transfer entitlement | |
| Estimated transfer value at 2 September 2024 | £281,883.70 |
| Notes | |
| The transfer value is not guaranteed and will be the value of the funds at the date the fund manager sells the member's pension pot. | |
| Retirement benefits | |
| <p>When the member retires, up to 25% of the member's pension pot may be taken as a tax free lump sum. The rest of the member's pension pot will be used to buy the member a pension. The amount of pension the member's pension pot will buy will depend on the member's age at retirement, the value of the member's pension pot, annuity rates in force at the member's retirement date and the type of pension the member wants to buy. The member's remaining pension pot could instead be invested in a 'flexi-access drawdown' account.</p> <p>Alternatively, the member could take all of their pension pot as a lump sum, of which 25% will be tax free and the remaining fund will be taxed at their marginal rate of income tax.</p> | |
| Death benefits before retirement | |
| If the member dies before they retire, the value of their pension pot will be paid to their spouse, civil partner or beneficiaries and may be in the form of a pension or cash sum, or both. | |
| Death benefits after retirement | |
| When the member retires they will be able to decide what benefits will be paid after they die, as long as any legal requirements are met. | |

Plan details

The LifeSight - SLB Plan is a defined contribution scheme which has been registered under Chapter 2 of Part 4 of the Finance Act 2004.

Pension scheme tax reference number: 00821609RL

Important notes

We have taken reasonable steps to make sure this statement is accurate. It is based on the information available and the laws in force at the time the statement was produced. If any of the benefits shown are incorrect, this does not mean the member is entitled to these benefits as the statement is not binding on the Trustees. It is advisable not to make any financial commitments based on the benefits contained within this statement until the funds have been transferred to the receiving scheme.

If you believe that any of the information shown in this statement is wrong, please contact the LifeSight team as soon as possible.

LifeSight - SLB Plan

Statement of your pension pot - Craig Masson

| Breakdown of funds | | | | | | | |
|--|----------------|--------------|-----------|-------------------|-----------------|-----------------|--------------------|
| Fund name | Employer units | Member units | AVC units | Transfer in units | Unit price date | Unit price £ | Account value £ |
| Developed Market Equity - unhedged | 0.0000 | 0.0000 | 0.0000 | 81,706.9000 | 30/08/2024 | 1.8177 | 148,518.63 |
| Shariah Equity | 0.0000 | 0.0000 | 0.0000 | 15,138.5300 | 30/08/2024 | 4.2588 | 64,471.98 |
| LifeSight Diversified Growth | 0.0000 | 0.0000 | 0.0000 | 28,264.9900 | 30/08/2024 | 2.4374 | 68,893.09 |
| Your total pension pot value | | | | | | | £281,883.70 |
| Important notes | | | | | | | |
| <p>This statement is for information only. We have taken reasonable steps to make sure it is accurate. It is based on the information available and the laws in force at the time the statement was produced. If any of the benefits shown are incorrect, this does not mean that you are entitled to these benefits as the statement is not binding on the Trustees.</p> <p>Your actual benefits will be worked out at the time they are due to be paid, based on the Trust Deed and Rules and the laws in force at the time you take your benefits.</p> <p>If you believe that any of the information shown in this statement is wrong, please contact the helpline on 01737 788110 or by email to lifesightsupport@wtwco.com as soon as possible.</p> <p>You can find further details about the Plan and access to your pension pot on ePA through the Plan website at www.LifeSight-epa.com</p> | | | | | | | |

Statement of alternative options

Once you reach the normal minimum pension age of 55 (or earlier protected pension age, if applicable), instead of transferring out your pension benefits to another pension provider, there are also a number of other options available to you in relation to your money purchase pension pot in the LifeSight - SLB Plan.

Under the Rules of the LifeSight - SLB Plan, you may also want to consider the following options:

Option A – Cash and annuity

You can use your pension pot to take a tax-free lump sum and buy an annuity using the rest of your pension pot.

Option B – Annuity

You can use all of your pension pot to buy an annuity.

Option C – Cash

You can take the whole of your pension pot as cash in one go, of which 25% will be tax-free and the remaining fund will be taxed at your marginal rate of income tax. Alternatively, you can choose to take your pension pot as cash over two tax years.

Option D - Cash and drawdown

You can use your pension pot to take a tax-free lump sum and designate the rest of your pension pot as a drawdown fund and transfer it to LifeSight Spending.

Option E - Drawdown

You can designate your pension pot as a drawdown fund and transfer it to LifeSight Spending.

Further information

You can find further details on these options in the Plan Guide which you can find at www.LifeSight-epa.com. The 'Flexible benefit options – risk warnings' document sets out some additional information regarding the features of the various options available both directly from the LifeSight - SLB Plan, or if you decide to transfer your benefits.

Alternatively, you can leave your pension pot in the LifeSight - SLB Plan until Normal Retirement Date, or an earlier date of your choosing.

Different pension providers offer different options in relation to what you can do with your benefits. Each option has different features, rates of payment, charges and tax implications. Please read the 'Your pension: your choices' booklet produced by the Government about your retirement choices, which can be found at the following website address:

<https://moneyhelper.apsmos.com/ViewArticle.html?sp=Sengyourpensionyourchoices-296>

Guidance

If you are either approaching age 55 (or earlier protected pension age, if applicable), or have already reached this age, you should get free impartial information and guidance to help you understand your options from 'Pension Wise', which is a service provided by the Government. This is available as follows:

- Online guidance is available directly from the Government website at www.moneyhelper.org.uk/pensionwise
- Face-to-face guidance is available from a local Citizens Advice Bureau
- Telephone guidance is available from MoneyHelper.

To book an appointment for either face-to-face or telephone guidance please phone 0800 138 3944.

Advice

You should also consider taking financial advice about the best options for you. Please note a financial adviser may charge for their advice.

For more information about financial advice and a list of financial advisers regulated by the Financial Conduct Authority go to www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser.

What you need to do

If you would like to transfer your pension pot to another pension arrangement, please complete and return the enclosed forms.

However, if you would like to explore the retirement options available within the Plan in more detail, please contact the administrators of the LifeSight - SLB Plan by phone, or email, or via the Plan website address. Please make sure you have your National Insurance number to hand for security identity purposes.

| | |
|----------|---|
| Call: | 01737 788110 |
| Email: | lifesightsupport@wtwco.com |
| Website: | www.LifeSight-epa.com |

Flexible benefit options – risk warnings

This document sets out some risk warnings regarding the various options that are available at retirement in respect of defined contributions. However, please note that it may be necessary to transfer your pension pot to another registered pension scheme to benefit from some of these options at retirement.

You can get a guaranteed income for life (annuity)

A lifelong, regular income (also known as a lifetime annuity) provides you with a guarantee that the money will last as long as you live. You can also choose a guaranteed income that increases with inflation and/or continues to provide an income for a dependant. A quarter of your pension pot can be taken tax-free and any other withdrawals will be taxable.

People who have a medical condition, are in poor health, smoke or are overweight, may be able to get a significantly higher income through taking an 'enhanced annuity'. These people should consider opting into health and lifestyle questions - and it's important to answer these questions honestly.

People considering this option should think about whether to provide an income for a partner or another dependant on death and therefore whether to purchase a single life or joint life annuity. Compare what, if anything, we offer to spouses or dependants against what's offered by another scheme or provider.

'Level' annuities provide a higher income to start with than annuities that increase but the payments will then stay the same for life. This means that the purchasing power of the annuity income will reduce over time, due to inflation.

You don't have to take any annuity or other pension we may offer – and different providers might pay a higher income. So it's important to shop around. Remember that annuity purchases are a lifetime commitment, so there's no rush to make a final decision.

You can get a flexible retirement income ('flexi-access drawdown')

You can leave your money in your pension pot and take an income from it. Any money left in your pension pot remains invested, which may give your pension pot a chance to grow, but it could go down in value too. A quarter of your pension pot can be taken tax-free and any other withdrawals will be taxable.

As with every investment, there's the risk that the value of your pension pot can go up and down. People considering this option should think about how much they take out every year and how long their money needs to last. If too much money is taken too quickly, the available retirement income could fall drastically or even run out, especially if stock markets fall.

Charges can reduce the money received. Check whether there are any charges or other reductions to your pension pot when a lump sum is withdrawn. Providers and schemes may also make ongoing charges on any undrawn money, so it's important to consider the impact of these charges. And if you plan to take the cash to invest somewhere else, check what the charges are before you cash in your pension.

Different schemes and providers offer different types of flexible retirement income. Check what kind of drawdown is being offered. Some might have products where part of your income is guaranteed but charges and conditions will apply. People considering a flexible retirement income should consider shopping around – an FCA-regulated financial adviser will be able to help with this.

You can take your pension pot as a number of lump sums

You can leave your money in your pension pot and take lump sums from it as and when you need, until your money runs out or you choose another option. You can decide when and how much to take out. Any money left in your pension pot remains invested, which may give your pension pot a chance to grow, but it could go down in value too. Each time you take a lump sum, a quarter of it is tax-free and the rest will be taxable.

People considering this option should consider their own personal tax circumstances, and the impact of taking a taxable lump sum on the tax they pay – including the possibility that they may have to pay a higher rate of tax than normal depending on the amount withdrawn. As with every investment, there's the risk that the value of your pension pot can go up and down. People considering this option should think about how much they take out every year and how long their money needs to last.

Charges can reduce the money received. Check whether there are any charges or other reductions to your pension pot when a lump sum is withdrawn. Charges will continue to be taken from any money left in your pension pot, so it's important to consider the impact of these charges. And if you plan to take the cash to invest somewhere else, check what the charges are before you cash in your pension.

Taking cash withdrawals may have implications for people with debt or who may be entitled to means-tested benefits. People who are concerned about this aspect can contact the Citizens Advice Bureau or MoneyHelper.

You can take your whole pension pot as cash in one go

You can take the whole amount as a single lump sum. A quarter of your pension pot can be taken tax-free – the rest will be taxable. You do not need to stop working to take this option, but you need to plan how you will provide an income when you stop working.

On average, people aged 55 today will live to their mid-to-late 80s. It's important not to underestimate your own life expectancy. People considering this option should think about how to use the money to provide an income throughout retirement.

There will be tax implications if the entire pension pot is taken as cash in one go. These will depend on an individual's personal circumstances. In most cases there will be a tax-free amount available (normally 25%). People considering this option should consider their own personal tax circumstances, and the impact of taking a taxable lump sum on the tax they pay – including the possibility that they may have to pay a higher rate of tax than normal.

Some providers and schemes may have charges for taking a pension pot as cash, so check this before committing. And if you plan to take the cash to invest somewhere else, check what the charges are before you cash in your pension.

Taking cash withdrawals may have implications for people with debt or who may be entitled to means-tested benefits. People who are concerned about this aspect can contact the Citizens Advice Bureau or MoneyHelper.

You can choose more than one option and you can mix them

You can also choose to take your pension using a combination of some or all of the options over time or you can take a combination in one go using your total pension pot. If you have more than one pension pot, you can use the different options for each pension pot. Some pension providers or advisers can offer you an option that combines a guaranteed income for life with a flexible income.

You can keep your retirement savings where they are

You can delay taking money from your pension pot. Reaching age 55 or the age you agreed with your pension provider to retire is not a deadline to act. Delaying taking your money may give your pension pot a chance to grow, but it could go down in value too.

Transfer agreement

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

| | |
|--------------------------------|-----------------------------|
| Ceding Scheme | LifeSight - SLB Plan |
| Member reference number | 0593951 |
| Scheme reference number | LIF0028 |
| PSTR number | 00821609RL |

Are you transferring to any of the following pension arrangements?

Yes

☐

No

☒

SIPPDeal E-SIPP (AJ Bell)
PensionBee
HL SIPP
Fidelity Retail Pension Scheme

If yes, and you want to transfer your pension benefits from the LifeSight - SLB Plan, you do not need to complete and return the following forms to us. Instead, you should contact your new pension provider to inform them you are transferring benefits in the LifeSight - SLB Plan, which are administered by WTW. Your new pension provider will then contact us directly in relation to transferring your pension benefits in the LifeSight - SLB Plan.

If no, please complete and return the following forms.

LifeSight - SLB Plan

Your transfer agreement

Part one – your confirmation

| | |
|------------------|--------------|
| Name | Craig Masson |
| Reference number | 0593951 |

Please complete this form if you want to transfer the value of your pension benefits to another UK pension plan. You need to send this form to the plan to which you are transferring your benefits, for them to complete certain sections. You will need a different pack to transfer to a qualifying recognised overseas pension scheme, please email lifesightsupport@wtwco.com or call us on 01737 788110 for one.

The Financial Conduct Authority, the Pensions Regulator and MoneyHelper provide information about transfers that might assist you in deciding whether to request this transfer from the Plan. Visit <https://www.moneyhelper.org.uk/en/pensions-and-retirement/building-your-retirement-pot/transferring-your-defined-contribution-pension?> for more information from MoneyHelper.

Transfer details

| | |
|----------------------------------|----------------------|
| Name of transferring Plan | LifeSight - SLB Plan |
| Non-guaranteed DC transfer value | £281,883.70 |

Your transfer confirmation

I confirm that I have received full documentation regarding the receiving plan, including a statement from the receiving pension plan showing the benefits I will receive in return for my transfer value. Please pay to the receiving pension plan named in Part 4 of this form, all or part of my pension benefits from the LifeSight - SLB Plan as detailed below:

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

The total value of all my benefits



Or this proportion of the value of my pension benefits

| | | | | | | |
|--|--|--|---|--|--|---|
| | | | . | | | % |
|--|--|--|---|--|--|---|

I understand and accept that:

- The transfer payment will be instead of the benefits due, or those that would have been due to me or for me, my spouse, civil partner, dependants or any other potential beneficiaries from the Plan;
- The benefits provided by the receiving pension plan may be in a different form and amount to those which would have been due from the Plan;
- Unless I have contracted-out benefits in the Plan 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;
- The transfer payment will be the value of my pension benefits at the date of payment and may be more or less than the amount shown in this statement;
- If I have Lifetime allowance protections, these could be lost on transfer and the Plan Trustee(s) are not responsible for any loss of protection;
- I understand that any A-day lump sum protection that I may have will be lost if I transfer my benefits out of LifeSight.
- I understand that if I elect to transfer a proportion of my LifeSight Account, I can only do so once in a 12 month period. If I have already transferred a proportion of my Account to another scheme in the last 12 months, my request to transfer will be denied.

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

- Where the transfer is my whole Plan entitlement, I release and discharge the Plan Trustee(s) from all liability under the Plan to provide benefits to me or for me, my spouse, civil partner, dependants or any other potential beneficiaries;
- Where the transfer is part of my Plan entitlement, I release and discharge the Plan Trustee(s) from all liability under the Plan to provide those benefits to me or for me, my spouse, civil partner, dependants or any other potential beneficiaries which are included in the transfer;
- I will be liable to the Plan Trustee(s) to pay any costs, claims, demands or expenses which may become due as a result of the payment; and
- My decision to transfer is final and once the transfer is paid it cannot be reversed.

Money Purchase Annual Allowance: (please complete the boxes below)

I confirm that I have not previously taken flexible benefits* from my pension savings in this Plan or any other pension arrangement



Or

I have previously taken flexible benefits* from this Plan and/or my other pension arrangement/s as shown below:

| Full name of Plan | Type of payment | Date of payment |
|-------------------|-----------------|-----------------|
| | | |
| | | |
| | | |

**Flexible benefits include payments from flexi-access drawdown arrangements, flexible annuities and uncrystallised funds pension lump sums. You should have been advised by your administrator if you have received this type of payment.*

Your transfer agreement

Part two – your identity check

| | |
|-------------------------|--------------|
| Name | Craig Masson |
| Reference number | 0593951 |

For security, before we transfer any money to another pension arrangement, we will check your name, address and other information given by you to us against an external database with a registered credit reference agency or fraud prevention agency, which may record the search. Your information is used in accordance with data protection laws.

This search is to check your identity and reduce the risk of fraud. It is not a credit check so will not affect your credit rating. As a second check, please send us a copy of the relevant page of your current passport with your photograph and passport number. If you do not have a current passport, a passport that expired within the last two years is acceptable. If you are unable to provide a current or expired passport, please confirm this to us in writing when you return your transfer documents and we will contact you if we require any further information from you.

Your identity check

I acknowledge that WTW is required to carry out a security identification check to meet its legal obligations.



I enclose a copy of the relevant page of my current passport.

[illegible]

If you are currently living abroad, please also send us the following documents

birth certificate

9

2 utility bills from the past 3 months – if you do not have 2 utility bills we accept documents with your name and address (credit card bill, phone bill or HMRC tax note)

☐

We recommend you send your birth certificate via a special or tracked delivery service.

If you have moved in the last 3 years, please provide your most recent previous address

[illegible]

[illegible]

Your transfer agreement

Part three – your declaration

| | |
|-------------------------|--------------|
| Name | Craig Masson |
| Reference number | 0593951 |

Your transfer confirmation continued

By signing this agreement:

- I understand and agree to the conditions set out in 'Part one – your confirmation' of this form.
- I confirm my date of birth given below is correct.
- I have considered taking financial advice to help me decide whether to transfer from the Plan.
- I understand that any A-day lump sum protection that I may have will be lost if I transfer my benefits out of LifeSight.
- I understand that if I elect to transfer a proportion of my LifeSight Account, I can only do so once in a 12 month period. If I have already transferred a proportion of my Account to another scheme in the last 12 months, my request to transfer will be denied.
- I acknowledge:
 - that WTW is required to carry out a security identification check in accordance with its legal obligations.
 - that the Financial Conduct Authority has produced online 'Scamsmart' guidance and a leaflet, which I have read and understood.
 - that the Pensions Regulator and MoneyHelper issue information about transfers that might assist me in deciding whether to request this transfer from the Plan.
- I confirm that I have been advised of any charges that will be applied to my investments in the receiving plan and I am aware of any tax implications.
- I confirm that I have contacted MoneyHelper for impartial guidance if the receiving plan is an international SIPP.
- I agree to the payment of the transfer value as described above to the following pension plan:

(please insert name of the receiving pension plan).

| | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|--|---|---|---|------|---|---|---|--------|---|---|---|---|---|---|
| Signed | | | | | | | | | | Date | | | D | D | M | M | Y | Y | Y | Y |
| Date of birth | | | | | | | | | | 2 | 8 | - | 0 | 9 | - | 1 | 9 | 8 | 8 | |
| Last four characters of National Insurance number | | | | | | | | | | 4 | 5 | 0 | C | | | | | | | |
| Print name | C | r | a | i | g | | R | o | b | e | r | t | | Masson | | | | | | |

| Your Contact Details | | | | | | | | | | | | | | | | | | | | | | | | | |
|----------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|--|--|--|--|--|--|
| Email | c | r | a | i | g | _ | m | a | s | s | o | n | @ | h | o | t | m | a | | | | | | | |
| | i | l | . | c | o | . | u | k | | | | | | | | | | | | | | | | | |
| Daytime phone number | 0 | 7 | 8 | 1 | 3 | 4 | 7 | 5 | 1 | 7 | 1 | | | | | | | | | | | | | | |

Please ask your receiving plan to fill in the details on part four, overleaf.

Please return this form to: LifeSight - SLB Plan, LifeSight, Sunderland, SR43 4LA, SR43 4LA.

LifeSight - SLB Plan

Your transfer agreement

Part four – receiving plan details

| | |
|------------------|--------------|
| Name | Craig Masson |
| Reference number | 0593951 |

To be completed by your receiving plan.

| Receiving plan details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|---|--|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|--|
| Name of plan | | RC Administration Limited (W I Services Ltd Pension Fund) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Is the receiving pension plan part of a recognised club or group transfer (e.g. a member of the Public Sector Transfer Club)? | | | | | | | | | | | | | | | | | | | | Yes <input type="checkbox"/> | | | | | No <input checked="" type="checkbox"/> | | | | |
| Is the receiving plan a personal pension or stakeholder plan? | | | | | | | | | | | | | | | | | | | | Yes <input type="checkbox"/> | | | | | No <input checked="" type="checkbox"/> | | | | |
| If Yes, provide the FCA registration number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| If Yes, have you delivered the stronger nudge in line with your statutory duties? | | | | | | | | | | | | | | | | | | | | Yes <input type="checkbox"/> | | | | | No <input type="checkbox"/> | | | | |
| If Yes, is it a Self-Invested Personal Pension (SIPP)? | | | | | | | | | | | | | | | | | | | | Yes <input type="checkbox"/> | | | | | No <input type="checkbox"/> | | | | |
| If Yes, is it an International SIPP? | | | | | | | | | | | | | | | | | | | | Yes <input type="checkbox"/> | | | | | No <input type="checkbox"/> | | | | |
| Is the receiving plan a Small Self-Administered Scheme (SSAS)? | | | | | | | | | | | | | | | | | | | | Yes <input checked="" type="checkbox"/> | | | | | No <input type="checkbox"/> | | | | |
| Please confirm that evidence of HMRC registration for the receiving plan from Current Scheme Details at www.hmrc.gov.uk (or a suitable alternative) is enclosed | | | | | | | | | | | | | | | | | | | | Yes <input checked="" type="checkbox"/> | | | | | | | | | |
| Name of receiving plan administrator | | | | | | | | | | R C A d m i n i s t r a t i o n L i m i t e d | | | | | | | | | | | | | | | | | | | |
| FCA registration number of administrator (if applicable) | | | | | | | | | | N/A | | | | | | | | | | | | | | | | | | | |
| Please confirm the Companies House registration number of the scheme administrator / provider: | | | | | | | | | | 1 2 4 0 9 2 0 0 | | | | | | | | | | | | | | | | | | | |
| Please confirm the Companies House registration number of the employer (if applicable): | | | | | | | | | | N/A | | | | | | | | | | | | | | | | | | | |
| Receiving plan's bank | | | | | | | | | | M e t r o B a n k | | | | | | | | | | | | | | | | | | | |
| Name of the Account | | | | | | | | | | W I SERVICES LTD PENSION FUND | | | | | | | | | | | | | | | | | | | |
| Branch address and post code | | | | | | | | | | O n e S o u t h a m p t o n R o w L o n d o n W C 1 B 5 H A | | | | | | | | | | | | | | | | | | | |
| Account number | | | | | | | | | | 5 3 0 9 5 2 3 2 | | | | | | | | | | | | | | | | | | | |
| Sort Code | | | | | | | | | | 2 3 0 5 8 0 | | | | | | | | | | | | | | | | | | | |
| Reference for payment | | | | | | | | | | P T I - C r a i g M a s s o n | | | | | | | | | | | | | | | | | | | |
| Receiving plan guarantee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

We confirm to the LifeSight - SLB Plan Trustee(s) that:

- The receiving pension plan is registered under Chapter 2 of Part 4 of the Finance Act 2004;
- The member will be a member of the receiving plan which will hold the money transferred in connection with that member;
- Where the receiving pension plan is an occupational pension scheme, the member will have transfer credits in the receiving pension plan and the Trustees of the receiving pension plan are willing and able 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 it and the plan is willing and able to accept the transfer under its governing documentation.

Signed for and on behalf of the receiving pension plan

| | | | | | | | | | | | | | | | | | | | | |
|-------------------|---|---|---|---|---|---|---|---|---|---|-------------|---|---|---|---|---|---|---|---|---|
| Signed |  | | | | | | | | | | Date | 0 | 3 | 0 | 9 | 2 | 0 | 2 | 4 | |
| Print Name | L | i | s | a | | W | e | i | t | o | n | | | | | | | | | |
| Position | A | d | m | i | n | i | s | t | r | a | t | o | r | | | | | | | |
| Address | 1 | A | | P | a | r | k | | L | a | n | e | | P | o | y | n | t | o | n |
| | C | h | e | s | h | i | r | e | | S | K | 1 | 2 | | 1 | R | D | | | |
| | | | | | | | | | | | | | | | | | | | | |

Please return this form to: LifeSight - SLB Plan, LifeSight, Sunderland, SR43 4LA, SR43 4LA.