

NatWest Group Pension Fund - Main Section  
NatWest Markets Pension Fund (Directors, Managers etc.) Schedule

Part 2  
Financial advice form

If the transfer value of your defined benefits in the Fund is more than £30,000 and is to a defined contribution arrangement (not including any Additional Pension Contributions that you may have saved up), you legally have to get financial advice before transferring out. If it's less than £30,000 we still recommend you get advice. Please read this form then ask your adviser to fill it in. You must send it back to us with all the other documents we need by 06 February 2021.

You don't need to fill in this form if:

- you are only transferring out your Additional Pension Contributions (APeCs)  
or
- you are transferring to a defined benefits scheme

Think carefully before you transfer out

**If you transfer out your defined benefits, you give up all your benefits in the Fund.** These benefits include the security of a guaranteed income for life – an income that could go up each year to help you keep up with rising prices. They also include benefits for your family when you die. Your transfer value might seem large, but you might need it to last many years.

**If you transfer out of the Fund, you can't transfer back into it in the future.**

Get independent financial advice

Before you see your adviser, ask them to read the relevant information in the Plan Library on the Fund website. It has information they need to give you appropriate advice. Your adviser will be able to help you decide if transferring out is right for you. Transferring out will be right for some people, but not for everyone. This is because the lifetime income and other benefits the Fund offers you are very valuable.

Check your adviser is properly authorised

To find a properly authorised independent financial adviser near you, go to [moneyadvice.service.org.uk/directory](http://moneyadvice.service.org.uk/directory). When you have found an adviser, **you need to check they are authorised to advise on pension transfers**. To check, phone the Financial Conduct Authority (FCA) for free on 0800 111 6768. From outside the UK, call +44 207 066 1000.

Ask your adviser to fill in this part

Member's name: Mr PJ Wilson

Member's address: 38 DEAN ROAD, SITTINGBOURNE, ME10 2DH

Member's date of birth: 13.01.1966

Transferring from: NatWest Group Pension Fund - Main Section

Member's reference number in the Fund: 0105037

Transferring to:

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

- I have given the member advice that is appropriate for what they and their spouse or partner want to do
- The member is aware of the future benefits from the Fund that they would be giving up if they transfer out



- c. I have the permission I need under Part 4A of the Financial Services and Markets Act 2000, or from any other provision of that Act, to carry on the regulated activity under article 53E of the Regulated Activities Order
- d. The company I work for as an adviser, authorised by the Financial Conduct Authority to carry on the regulated activity in article 53E of the Regulated Activities Order, is:

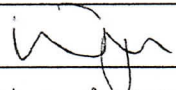
Name of company:

JAMES FINANCIAL

Company's FCA reference number:

731610

- e. The member or survivor's name and the name of the pension scheme I have advised them and their spouse or partner about, which gives them rights to 'safeguarded' benefits such as spouse's pension, are correctly stated above.

Signature:	
Print name:	WAYNE AUDSLEY
FCA reference number of adviser (if applicable) OR Confirmation from the company that the IFA is approved to give advice under the 'Certification Regime':	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Date:	24.11.20

**Note:** When returning this form, please do not send us a copy of the advice provided (e.g. the transfer suitability report).



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## Part 3

### Transfer request form

If you want to transfer out, please fill in this form. You need to send it back to us with all the other documents we need. We need to receive everything by 6 February 2021

Member's name: Mr PJ Wilson

Member's date of birth: 13 January 1966

Transferring from: **NatWest Group Pension Fund - Main Section**

**Step 1.** What is the name of the scheme you want to transfer into?

Please transfer my pension to this scheme:

**Step 2.** What are the best contact details for you, in case we need to check something?

Please transfer my pension to this scheme:

Phone (ideally mobile):

Email:

07703 820737  
paulwilson106@outlook.com

If you are only transferring out Additional Pension Contributions (APeCs), please skip to Step 4.

**Step 3.** The following statements are to reduce the risk of you transferring for the wrong reasons, or to a fraudulent scheme. **Please tick either Yes or No for each statement.** If any of your answers suggest that you might be in danger from a fraudulent scheme, we will contact you.

I understand that I can't take money out of the receiving scheme before I am 55, unless it's on the grounds of ill health.	<input checked="" type="radio"/> Yes	<input type="radio"/> No
I understand that if I did take money out of the receiving scheme either directly or indirectly, before I am 55, unless on the grounds of ill health, this transfer will be an 'unauthorised payment' for tax purposes. As a result, I will declare it to HM Revenue & Customs and pay the extra tax due, which could be, currently, up to 55%.	<input checked="" type="radio"/> Yes	<input type="radio"/> No
I understand that after I transfer out I will have no right to claim any benefit from the Fund in future, and agree that I will not take legal action to try and claim any such benefit.	<input checked="" type="radio"/> Yes	<input type="radio"/> No
I have read the Government's pension scams booklet and the FCA's 'Scamsmart' guidance and have understood the contents – Avoid investment and pension scams' information and guidance, which can be found at: <a href="https://www.fca.org.uk/scamsmart">https://www.fca.org.uk/scamsmart</a>	<input checked="" type="radio"/> Yes	<input type="radio"/> No
I have had impartial financial advice about this transfer.	<input checked="" type="radio"/> Yes	<input type="radio"/> No
I originally heard about the receiving scheme from a cold call or unsolicited email or text message.	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Someone connected with the receiving scheme offered me a free pension review.	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Someone connected with the receiving scheme sent or offered to send me a courier to my home to collect documents.	<input type="radio"/> Yes	<input checked="" type="radio"/> No



I have received cold calls, unsolicited emails or text messages about the receiving plan or been approached by an introducer outside my place of work.

Yes

No

I have been pressured by someone to make a quick decision about transferring my pension.

Yes

No

I will be getting a cash payment, bonus, commission or loan from someone connected with the receiving scheme.

Yes

No

I've been told that I'll be able to take more than 25% of my transfer value as tax-free cash.

Yes

No

I've been promised a guaranteed rate of return when my transfer value is invested.

Yes

No

My money is going to be invested in something outside the UK that offers very good returns.

Yes

No

I am aware of complaints against the receiving scheme/firm or relevant advisers, particularly in connection with investments linked to high fraud risk.

Yes

No

**Step 4. If the receiving scheme is an occupational pension scheme, please fill in the employer's details here:**

I am a member of the receiving plan and am employed by and receive relevant earnings from the sponsoring employer, which is:

Employer name:

Employer address:

Business, service or trade of employer:

**Step 5. Which benefits do you want to transfer out from the Fund?**

Tick one box

Please refer to the Transfer Value breakdown in Part 1

Your full defined benefit Transfer Value

£543,906.06

Your Partial Transfer Election

	Benefits I have built up before 1997	£359,996.26
	Benefits I have built up since 1997	£183,909.80
	Total Amount of defined benefit you wish to partially transfer	£
<i>Note that you must take at least £271,953.03, 50% of your guaranteed transfer value.</i>		

**Tips**

1. You have to take all of the Benefits you have built up before 1997. For ease we have inserted this value for you.
2. You can choose any amount of the Benefits you have built up since 1997 to be included in your transfer
3. Add parts 1) and 2) together to show the total partial transfer value you wish to transfer
4. Note that you have to transfer at least 50% of your full defined benefit Transfer Value shown above your Election box.

**Finally, please sign here to confirm:**

- I have had a statement from the receiving scheme showing the benefits I will get from them
- I understand the benefits from the receiving scheme might be a different kind and amount from those provided by the Fund
- My date of birth, shown in this pack, is correct
- I consent to Willis Towers Watson carrying out the security identification check
- That the Government has produced a 'pension scams' booklet and I have read and understood the contents of this guide.
- That the Financial Conduct Authority has produced some online 'Scamsmart' guidance, which I have read and understood.
- That the Pensions Regulator and the Pensions Advisory Service issue information about transfers that might assist me in deciding whether to request this transfer from the Plan
- I agree that the transfer amount should be paid to the receiving scheme named above

## WillisTowersWatson I.I'I'I.I

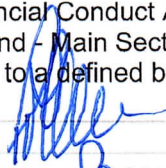
If you are transferring out all your Fund benefits:

- I understand I am giving up all benefits in the Fund, including benefits for my family
- I confirm that I have taken appropriate independent advice from a financial adviser registered by the Financial Conduct Authority before deciding to transfer my main NatWest Group Pension Fund - Main Section benefits (unless my transfer value is less than £30,000 or I'm transferring to a defined benefit arrangement)

Signature:

Print your name:

Today's date:



Dave Jones Wilson

4th DECEMBER 2020





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**Part 4**  
**Identity information form**

**If you want to transfer out, please fill in this form. You need to send it back to us with a copy of your passport's photo page, and all the other documents we need, by 06 February 2021 at the latest, to avoid any delays. If you don't have a passport, please contact us immediately to find out what other documents we can accept.**

Before we transfer your pension, we check that you are the right person, and not someone acting fraudulently. We do this by getting a credit reference agency to do a search for your details. This may involve data being disclosed to a registered credit reference agency. This isn't a credit check, so it won't affect your credit rating. It's only to check your identity. The agency might keep a record of the search. Your personal information will be treated securely, and strictly in accordance with data protection legislation.

The Trustee of the Fund holds personal data about you and your beneficiaries, in order to run the Fund and to allow the Trustee to pay benefits to you and your beneficiaries. For example, this data includes your name, date of birth, address and National Insurance number. For more information on your rights regarding your personal data, and on how the Fund processes your personal data, please see our Privacy Notice at [epa.towerswatson.com/accounts/rbs](http://epa.towerswatson.com/accounts/rbs)

If you have changed address in the last three years, please write your previous address here:

Address:

Postcode:

Are you currently living abroad?

Yes ☐

No ☒

If 'yes', please include these three documents when you reply to us:

Your original birth certificate

AND

Two original bills (gas/electric/phone/credit card/tax code notice from HMRC), that show your name and address and are less than 3 months old

We will return these to you by registered post.

**I acknowledge that Willis Towers Watson is required to carry out a security identification check in accordance with its legal obligations**

Signature:

Date:

Print full name:

(including first name, middle names and surname)



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**Part 5**  
**Receiving scheme form**

If you want to transfer out, ask the administrators of the scheme you are transferring into to fill in this form. You or they then need to send it back to us with all the other documents we need. We need to receive everything before the guarantee date.

If you're transferring to a Qualifying Recognised Overseas Pension Scheme (QROPS) you don't need to fill in this form. Please contact us for the right forms.

Member's name:  
Member's date of birth:  
Transferring from:  
Member's reference number in the Fund:  
Transfer value:  
Transfer value valid until:

Full name of the receiving scheme: \_\_\_\_\_

Scheme's HMRC registration number: \_\_\_\_\_

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

Yes ☐ No ☐ Not applicable ☐

If the scheme is a personal pension or stakeholder scheme,  
enter the FCA registration number of the receiving scheme's provider: \_\_\_\_\_

Is the scheme a Self-Invested Personal Pension?

Yes ☐ No ☐

We need to see evidence of the scheme's HMRC registration status. Please send us a copy of the 'Current Scheme Details' from [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

Copy enclosed: Yes ☐ No ☐

Bank details of the scheme's account where we should pay the transfer amount

Name of the account: \_\_\_\_\_

Bank: \_\_\_\_\_

Branch address and postcode: \_\_\_\_\_

Account number:

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Sort code:

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Reference to be quoted in the payment: \_\_\_\_\_

We confirm to the Trustee of the Fund that:

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

Signed for and on behalf of the administrator of the receiving pension scheme:

Print name:

Title:

Position:

Address:

Date:



## GMP Equalisation Declaration Form

Name of the transferring pension scheme:	
Name of the member:	
Reference number:	

Please sign the declaration below to confirm that you have read and understood the information provided in relation to the equalisation of the GMP element of your pension benefits.

I understand that:

- I might be due a top-up pension because of GMP equalisation, once the Trustee has worked out how individual members are affected;
- My transfer value does not include any top-up pension that may be due;
- It is my responsibility to check whether my receiving pension scheme can accept a top-up payment.
- If my receiving scheme cannot accept a top-up payment at a later date, the Trustee may need to pay this benefit in a different way, where possible.
- I wish to transfer my benefits on an unadjusted basis.

Signature:  Date: 4<sup>th</sup> Dec 2020

Print name: Paul Brian Wilson

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

