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## Get in touch

### By post

PO Box 2282, Salisbury, SP2 2HY

### Helpline

**0345 030 7964**

Lines are open weekdays 8:00am to 5:30pm  
Calls may be recorded for training purposes

### Email us at

[ba.mymoney@aviva.com](mailto:ba.mymoney@aviva.com)

### Why not visit us at

<https://www.aviva.co.uk/myworkplace>

13 October 2022

Scheme name: British Airways Pension Plan  
Scheme number: N11687  
Member number: GS2435184  
Member name: Craig Harrison

Dear Sfo Harrison,

Further to your request asking us about moving the above pension benefits to another scheme, we have enclosed details of the current transfer value, together with information about the steps you need to take.

Aviva are the service provider appointed by the Scheme Trustee(s). We look after the members' Workplace Retirement Accounts. Where we say "we", "us" or "our" throughout, this means Aviva.

## What you need to do

Before transferring these benefits, you should consider whether this is the right choice for you. Please read the following pages which set out important information that you should consider when making your decision. Please note you may not be able to change your mind once the transfer has completed.

If you do not understand any terms referred to in the document, further information can be obtained by calling our helpline on 0345 030 7964.

We have also added to your document library an illustration of your account at selected retirement age to assist you in deciding whether to transfer.

## Important things to consider

We are sending you this letter to ensure that you have all the important information you need to make an informed decision about your transfer.

Transferring pensions is not right for everyone. In addition to the important notes outlined in the enclosed illustration, you should consider the charges that apply, the range of funds available for investment, the options open to you at retirement and any valuable benefits (such as Protected Tax-Free Cash, or protected retirement age etc) that could be lost.

Charges on this account might be different to those in the scheme you are thinking of transferring into. Your Scheme Trustee(s) work with Aviva to keep charges as low as possible, but you should make sure it all adds up before making the move. You should compare your existing charges with those on the scheme you are considering, including any charges for moving. We don't charge you to transfer your funds, but there may be a charge from your new pension provider. Your current charges are shown on the enclosed transfer illustration.

Please remember, during a transfer, your money will not be invested anywhere so you may miss out on any rise in the value of investments during that time. There is no guarantee that you'll be better off by transferring.

### Other benefits

There may be other benefits, separate from the pension scheme itself, that could be affected or lost if you transfer - for example if you are still working, your Employer may not agree to pay future contributions into the scheme on your behalf, or you could cease to qualify for Death-in-Service or other protection benefits if you are no longer participating in the pension scheme. If you are still working, you should ask your Employer if you have queries on other benefits such as these.

### Where you can find advice or guidance

Taking everything relevant into account can be complicated, so it's important you speak to an FCA regulated financial adviser who can make a recommendation about whether you should go ahead with this transfer.

While we can give you all the facts about Aviva's products and services, we cannot provide a personal recommendation. If you're looking for a personal recommendation or if you're not sure whether a product or service is right for you, you should ask a regulated financial adviser. They may charge for their service.

You can also seek free independent guidance - You can contact MoneyHelper on 0800 011 3797 or visit [moneyhelper.org.uk](https://moneyhelper.org.uk) to access their webchat.

If you are using your transfer value to access retirement benefits, it is important that you consider getting guidance or advice to help you decide what to do with your pension savings. The enclosed 'Your advice and guidance form' has full details.

### Independent financial advice

If you prefer an adviser who will make a recommendation after considering products from the whole of the market, we recommend you speak to an FCA regulated independent financial adviser. An adviser will usually charge for advice.

If you already have a financial adviser, we recommend you talk to them about your options. If you don't have an adviser, you can find one in your local area through [unbiased.co.uk](https://unbiased.co.uk)

### Financial advice through Aviva

Speak to an experienced Aviva financial adviser.

An Aviva financial adviser will explain how they can help you, the options available and how much advice is likely to cost if you decide to go ahead with their services.



Any recommendations will be for Aviva's products and services only except for annuities where we can also advise and recommend products from other providers. If you have your own financial adviser, speak to them. If not give us a call on the number shown below.

Contact our support team on **0345 604 9915** or find out more at [aviva.co.uk/advice](https://www.aviva.co.uk/advice)

### Beware of pension scams

Most pension transfers are problem-free, however there are some instances of people being victims of pension scams. It's a legal requirement to check a transfer for signs of a pension scam. Before the transfer can proceed, it must meet one of the following conditions:

1. the receiving pension scheme is a master trust or collective money purchase pension scheme authorised by The Pensions Regulator, or a public service pension scheme; or
2. there are no warning flags indicating a pension scam. If warning flags are present, you may have to seek transfer guidance from MoneyHelper, a free and impartial service. In some circumstances, your transfer may be stopped to protect your pension savings.

You'll be contacted if there are any concerns about the transfer or if further information is required. You can find more information on pension scams in the enclosed leaflet produced by The Pensions Regulator and the Financial Conduct Authority or visit [pension-scams.com](https://www.pension-scams.com). You can also check [fca.org.uk/scamsmart](https://www.fca.org.uk/scamsmart) to find information about known investment scheme scams.

## What we need to transfer

Before we can make the transfer payment, we will need you to:

- Read through the **Transfer Value Illustration** and **Important Notes**. Your other pension provider will likely want to see a copy of these.
- Read and complete the **Your advice and guidance form**
- Read & complete the **Member Transfer Statement & Member's Declaration (Sections 1 & 2)**
- Send the forms to your other pension provider and request that they complete the **Receiving Scheme's Transfer Statement & Receiving Scheme's Declaration (Sections 3 & 4)** and return them to Aviva using the above address.

The enclosed document checklist will help to ensure that the correct forms required are completed and returned to avoid delays in payment. We will only be able to process this transfer once we have received the correctly completed documents.

We may need to seek approval from the Scheme Trustee(s) to confirm we can proceed with your transfer. We will do this on your behalf, but this may cause a slight delay in any payment being made. We will contact you once your transfer has completed (or in rare circumstances where the transfer cannot proceed).

## What will happen next

The receiving scheme will ask you for all the information that they require for the transfer to proceed. The information that they need, and the time taken for them to process the transfer request, will vary between schemes.

When their requirements have been met the receiving scheme will contact us to start the transfer process. If we have everything that we need we will make the payment directly to the receiving scheme and we will write to you to tell you when we have made the transfer payment. If anything is missing, we'll ask the receiving scheme or you to send it to us.

If we do not hear from you or the receiving scheme, we will assume that you do not want the transfer to go ahead.

If you have any questions, please do not hesitate to contact us using the details above.

***The Aviva Customer Team***





## Transfer Value Illustration

<b>Member name</b>	Craig Harrison
<b>Date of birth</b>	03/09/1981
<b>Member number</b>	GS2435184
<b>My Money start date</b>	21/04/2018
<b>Scheme start date</b>	01/04/2018
<b>Selected retirement date</b>	03/09/2046
<b>Registered scheme name</b>	The Aviva Master Trust
<b>Scheme number</b>	N11687
<b>Type of scheme</b>	Occupational pension scheme
<b>PSTR</b>	00810140RC
<b>Subject to the Money Purchase Annual Allowance</b>	No
<b>Does any Lifetime Allowance (LTA) protection apply?</b>	No
<b>Lower Age Retirement Protection</b>	No
<b>Protected Tax-Free Cash (PTFC)</b>	No

Where an entitlement to Protected Tax-Free Cash is not held, the Member can take up to 25% of any uncrystallised (non-drawdown) funds tax-free at retirement.

The pension account is an arrangement under a pension scheme registered in accordance with Chapter 2 of Part 4 of the Finance Act 2004.

## Transfer Value Illustration continued

### Values

We've based these figures on the values as at 10/10/2022.

Funds not in drawdown:	£31,965.25
Funds in drawdown:	£0.00
Total Transfer Value:	£31,965.25

We do not apply bonuses or penalties on transfer. The above figures are not guaranteed and will be recalculated before payment is made.

### Funds and Charges

Fund name	Units held	Unit price	Current Portfolio Holdings	Fund AMC
Av MyM My Future Growth S0	23,409.19	£1.37	100.00%	0.00%

Scheme Annual Management Charge (AMC): 0.13%

The member has the following fund range(s) available to them:

- Select Fund range

The Select Fund range only offers single prices for funds (the buy & sell prices are the same). The member can also view a list of all available funds and instruct a switch via their online account. They can select individual funds and a percentage or amount to be switched. There are currently no charges to switch funds. When payments are made into the account, they can be split between a maximum of ten funds. Once the money has been invested it can be split between an unlimited number of funds.

The only charges on the Select Fund range are the AMC and Fund Charges (shown above) and any additional expenses shown on the Fund Fact Sheet. These sheets are updated monthly so the charge may vary.

**You should retain this illustration for your records. Your receiving provider may wish to see a copy.**

## Important Notes

### Information for the receiving scheme

- The transfer value can only be paid to another UK registered pension scheme subject to Her Majesty's Revenue and Customs (HMRC) requirements, or a Qualifying Recognised Overseas Pension Scheme.
- The amount quoted above does not include any benefits arising from a divorce / dissolved civil partnership and no attachment order is held in respect of these benefits.

### Important information for the member

- The transfer value is not guaranteed. The amount payable will depend on the value of your investments on the date we process the transfer. It may be higher or lower than the amount shown above.
- This information assumes that any contributions submitted to us in the last 14 days will be cleared by the bank. In the unlikely event that this does not happen, the value shown will reduce.
- The right is reserved to correct any error which may be contained in this illustration before any transfer value is paid.
- Dealing costs - these will affect the transfer value of assets that must be sold for cash prior to transfer.
- If you have Protected Tax-Free Cash (a Tax-Free Cash sum entitlement above 25%) this will be lost if you decide to take a full transfer out unless it forms part of a block transfer. If the transfer is part of a block transfer, please contact us for additional information. If you take a partial transfer of benefits, any Tax-Free Cash entitlement over 25% will be reduced.
- If you have Lower Age Retirement Protection (allowing you to take your retirement benefits before age 55), this will be lost on transfer, unless it forms part of a block transfer. If the transfer is part of a block transfer, please contact us for additional information.
- You should ensure that you have considered whether it's appropriate for you to seek advice or guidance before making your decision to transfer. More information about this is on your cover letter.



## Transfer Document Checklist

Member number:	GS2435184
Member name:	Craig Harrison
Scheme name:	British Airways Pension Plan

Please ensure all forms have been fully and accurately completed, and all the documents listed below are sent to us or the receiving scheme as indicated.

Document title	Instruction	✓
<b>Your advice and guidance form</b>	This must be completed and returned to us by <b>the member</b> , if they are over 50 and transferring with a view to taking their plan benefits.	
<b>Transfer Discharge Form:</b> - Section 1 (Member Transfer Statement) - Section 2 (Member's Declaration)	These must be fully completed and signed by <b>the member</b> .	
<b>Transfer Discharge Form:</b> - Section 3 (Receiving Scheme Transfer Statement) - Section 4 (Receiving Scheme's Declaration)	These must be fully completed and signed by an authorised representative of the <b>receiving pension scheme</b> , along with any other requested documentation.	

We will only be able to process this transfer once we have received the correctly completed documents.

The receiving provider should return your completed forms and documents to:

Aviva  
PO Box 2282  
Salisbury  
SP2 2HY



## Your advice and guidance form

Member number:	GS2435184
Member name:	Craig Harrison
Scheme name:	British Airways Pension Plan

### About your pension transfer from Aviva

There are many reasons for wanting to transfer your existing pension from Aviva. Please tell us the reason from the two alternatives below. Choose the main reason that best fits your situation (only choose one box).

**I'm consolidating my pension plans into one pot.** Possibly because; easier to manage, lower charges, different investment choices, or more options at retirement, to mention just a few. If you've ticked this box, there is no need to complete the rest of the form.

☐

You can get free independent pensions guidance from MoneyHelper on 0800 011 3797 or visit [moneyhelper.org.uk](https://moneyhelper.org.uk) to access their webchat.

OR

**I'm aged over 50 (or I have a 'protected retirement age'\*) and after the transfer, I've already decided to take my plan benefits and how I'm going to take them.** Taking plan benefits means buying an annuity (income for life), or commencing income drawdown, or withdrawing money.

☐

\* A 'protected retirement age' means your existing pension plan allows you to take your plan benefits before age 55.

Because you're planning on taking your benefits, please read and complete the remainder of this form.

### Get help in making the right decision about your retirement options

We encourage you to get some **free specialist guidance** from **Pension Wise** to help you make an informed decision about what to do with your pension savings.



**Pension Wise** is a government-backed service from MoneyHelper giving you **specialist and impartial guidance**, either face to face or over the phone.

With **Pension Wise**, you'll be speaking to an independent pension specialist, who will discuss your different pension options and help you understand what your overall financial situation will be when you retire.

### So, if you haven't done so already, you can:

- Book your **free Pension Wise** appointment by calling **0800 100 166** or visiting [moneyhelper.org.uk/nudge-public](https://moneyhelper.org.uk/nudge-public)
- Or, give us a call on 0345 030 7964 and we'll book an appointment for you.

**Aviva Pension Trustees UK Limited.** Registered in England No. 2407799. Registered office: Aviva, Wellington Row, York, YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 465132 Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 18589 Aviva Investment Solutions UK Limited. Registered in England No. 6389025. Registered office: Aviva, Wellington Row, York, YO90 1WR. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 515334.

You can also obtain advice from an FCA regulated financial adviser who can provide advice suitable to your own personal circumstances. An adviser will charge for this service. If you don't have an adviser, you can find one in your local area at [unbiased.co.uk](http://unbiased.co.uk)

### What's next?

After you've carefully considered getting guidance or advice, complete the details below.

**If you're intending to book an appointment with Pension Wise or a financial adviser, please wait until after you've received guidance or advice before completing this form**

**Please let us know what you've done below:**

- ☐ I've received Pension Wise guidance
- ☐ I've received advice from a financial adviser

If your circumstances or your policy details (for example the value of any of your pension plans) have changed significantly, you may benefit from further guidance or advice as different pension options or considerations could apply.

### If you wish to proceed without taking guidance or advice

We encourage you to get help with your pension option before you proceed without taking any guidance. If you've not attended a Pension Wise appointment that had been previously booked; you can always make another appointment, or we can book one for you, or you can get financial advice.

- ☒ I do not wish to receive any Pension Wise guidance or financial advice

Please let us know why you've decided not to take advice or guidance at this time:

- ☒ I feel I already have a good understanding / knowledge
- ☐ I don't see any benefit to me in getting guidance or advice
- ☐ I don't have time to wait / I'm not willing to wait / inconvenient appointment time for Pension Wise guidance or financial advice.
- ☐ Other - please tell us your reason here:





## Transfer Discharge Form

### Section 1 - Member Transfer Statement

Member number:	GS2435184
Member name:	Craig Harrison
Scheme name:	British Airways Pension Plan

You have the following options for transferring your benefits under the above account. Please ensure that you read the options carefully and tick the correct box for the option you have selected in **Section 2** -

#### Member's Declaration.

#### Option 1 - Full Fund Transfer (Account closes)

We will transfer the full value of your account once we have received all our requirements to transfer. Once the transfer has completed, your account will be closed and will not be able to receive any future contributions. This will fully discharge Aviva and the Scheme Trustee(s) from any liability or obligation to provide any benefits under the above-mentioned account.

Should you or your Employer wish to contribute further to the above-named scheme, you will need to re-apply for membership of the scheme. Your Employer may not allow you to re-join the scheme and/or have restrictions on doing so.

If you are currently contributing to the scheme, Aviva will contact your Employer and confirm that the account is now closed, and no future contributions can be paid into it.

#### Option 2 - Full Fund Transfer (Account remains open) - Active members only

We will transfer the full value of your account once we have received all our requirements to transfer. Once the transfer has completed, your account will remain open and be able to accept future contributions from either you or the scheme Employer, and/or transfers in from another registered pension scheme, subject to conditions. All administration and processing under the account will remain unchanged. Aviva and the Scheme Trustee(s) will be discharged from any liability or obligation to provide benefits in respect of the funds transferred.

#### Option 3 - Partial Transfer (up to 95% of account value)

We will transfer the specified amount or percentage of funds as indicated by you in **Section 2 - Member's Declaration**. Once the transfer has completed, your account will remain open and be able to accept future contributions from either you or the scheme Employer (if you are still an active member), and/or transfers in from another registered pension scheme, subject to conditions. All administration and processing under the account will remain unchanged. Aviva and the Scheme Trustee(s) will be discharged from any liability or obligation to provide benefits in respect of the funds transferred.

The maximum you can partially transfer out of your My Money account is 95% of your fund value held with us. The amount transferred is dependent on your fund value at the date of transaction.

# Transfer Discharge Form continued

## Section 2 - Member's Declaration

Member number: GS2435184  
Member name: Craig Harrison  
Scheme name: British Airways Pension Plan

I consent to and request the transfer of benefits (including any benefits from contributions yet to be received before the transfer date) to the receiving scheme set out in **Section 3 - Receiving Scheme Transfer Statement**.

Please process my transfer as follows:

☐

**Option 1 - Full Fund Transfer (Account closes)** I accept that the full value of my account will be transferred, and my account will be closed when the transfer is completed.

☒

**Option 2 - Full fund transfer (Account remains open) - Active members only** I accept that the full value of my account will be transferred, and my account will remain open to accept future contributions and/or transfers in from another registered pension scheme, subject to conditions, when the transfer is completed.

☐

**Option 3 - Partial transfer (up to 95% of account value)** I instruct you to pay the partial transfer of £ \_\_\_\_\_ or \_\_\_\_\_ % of my current account value. I accept that I can only transfer up to 95% of my account and that my account will remain open to accept future contributions (if I am still an active member), and/or transfers in from another registered pension scheme, subject to conditions, when the transfer is completed.

**Please pay the partial transfer as follows:**

**Note** - if you leave the instructions below blank, we will pay the partial transfer proportionally

A. Proportionally (in reference to the percentage split of your fund to remain with Aviva). ☐

B. From the largest fund holding. ☐

C. Split from the following funds/share holdings in percentages advised. ☐

If selecting C, please confirm the percentages to disinvest from each fund.

**Fund 1:**

Percentage:

**Fund 6:**

Percentage:

**Fund 2:**

Percentage:

**Fund 7:**

Percentage:

**Fund 3:**

Percentage:

**Fund 8:**

Percentage:

**Fund 4:**

Percentage:

**Fund 9:**

Percentage:

**Fund 5:**

Percentage:

**Fund 10:**

Percentage:



# Transfer Discharge Form continued


## Section 2 - Member's Declaration Continued

Member number:	GS2435184
Member name:	Craig Harrison
Scheme name:	British Airways Pension Plan

- I authorise Aviva, the receiving provider, any contributing Employer, and any Financial Adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets from Aviva.
- I accept the transfer value quoted is an estimate only and is not guaranteed. The final value on payment could be more or less than the amount shown in my illustration.
- I understand that I have personal responsibility for understanding the risks, charges, investments, and tax implications for transferring.
- I acknowledge the service that Aviva provides is at my own request. I confirm it does not constitute financial advice and is not a personal financial recommendation.
- I acknowledge that I have the option to seek financial advice before deciding about my benefits and that an adviser may charge for this service.
- I understand that as a result of the transfer I may lose any entitlements to any higher amount of tax-free lump sum which is currently protected and that I may lose any rights to take my pension benefits if:
  - Prior to age 55 if I had an agreed lower retirement age protected under the registered pension scheme; or
  - Between the age of 50 and 55 if I was a member of a registered pension scheme at 5 April 2006 with a protected pension age.
- I acknowledge that where my full fund is transferred, and my account is closed, that this will fully discharge Aviva and the Scheme Trustee(s) from any liability or obligation to provide any benefits under the Scheme.
- I acknowledge that where I have transferred all or some of my funds, but my account remains open, Aviva and the Scheme Trustee(s) will be discharged from any liability or obligation to provide benefits in respect of the funds transferred.
- I hereby declare that the information I have provided is correct to the best of my knowledge.

**Please remember:** We will cancel the units and calculate the transfer value using the unit prices at the date of receipt of all items requested, fully completed, together with any supporting documents. The amount transferred may be higher or lower than the figures shown on the Transfer Value Illustration.

Any incomplete or missing information will delay both the cancellation of units and the transfer payment to the receiving scheme.

Member's signature	
Print name	CRAIG HARRISON
Date	02/11/2022



# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement

Member number: GS2435184  
Member name: Craig Harrison  
Scheme name: British Airways Pension Plan

This document should only be used for a transfer to a UK registered pension scheme. (This includes transfers to a deferred annuity contract, i.e. Section 32 buy-out arrangement.) If you are considering a transfer to a Qualifying Recognised Overseas Pension Scheme (QROPS), please contact us as you will need to complete alternative forms.

### Part 1 - About the receiving scheme

#### A - Scheme Details

Full name of receiving scheme/provider	
Your plan or policy number	
HMRC reference (PSTR or SF number)	
Scheme administrator's name	
Scheme administrator's address	
Postcode	
Name of contact (in case of enquiry)	
Telephone number	
Email address	

#### A - Scheme Details

1) The scheme is: (please tick the relevant box)

A pension scheme registered under  
Chapter 2, part 4 of the Finance Act  
2004.

☐

A statutory pension scheme (as  
defined in Chapter 1, part 4 of the  
Finance Act 2004).

☐

Please enclose a copy of the scheme's HMRC registration document or screen print from HMRC Pension Schemes Online (Portal or Gateway).

## Transfer Discharge Form continued

### Section 3 - Receiving Scheme Transfer Statement continued

Member number:	GS2435184
Member name:	Craig Harrison
Scheme name:	British Airways Pension Plan

### B - Scheme type continued

2) The scheme is: (please tick the relevant box)

i. Insured\*

☐

ii. Non-insured

☐

**\* A scheme where the benefits to which the member is entitled under the scheme are secured exclusively by an insurance company. If the scheme is an insured scheme, or a buy-out contract, we will usually make payment only to the life office insuring the scheme or contract.**

3) The scheme is: (please tick the relevant box)

i. A master trust

☐

ii. An occupational scheme - including defined benefit and defined contribution arrangements (but excluding master trust and public service schemes)

☐

iii. A public service pension scheme as defined as s150(3) FA2004

☐

iv. A collective money purchase scheme

☐

v. A personal pension or stakeholder scheme

☐

vi. A UK SIPP (Self-invested personal pension)

☐

vii. An international SIPP (Self-invested personal pension)

☐

viii. A SSAS (Small self-administered scheme)

☐

ix. A buy-out (deferred annuity) contract?

☐

x. Other - please provide details below

☐

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# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement continued

Member number:	GS2435184
Member name:	Craig Harrison
Scheme name:	British Airways Pension Plan

### Part 2 - Payment Details

Please note that if your scheme is fully insured then we will pay the transfer payment directly to the new insurance company, in accordance with HMRC requirements. If the transfer is to a non-insured scheme, we will pay directly to the receiving provider or administrator.

The transfer will be paid electronically in Sterling, please provide us with details of the account into which you would like payment to be made.

Account Name

Name of bank

Sort code

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Reference number



## Transfer Discharge Form continued

### Section 4 - Receiving Scheme's Declaration

Member number:	GS2435184
Member name:	Craig Harrison
Scheme name:	British Airways Pension Plan

**This section to be completed by an authorised signatory of the receiving scheme**

We hereby declare:

- We are willing to accept the transfer payment.
- The transfer payment will be used to provide relevant benefits under a UK registered pension scheme, in line with Part 4 of the Finance Act 2004.
- The information given in this questionnaire is complete and correct.
- We consent to Aviva and/or the Scheme Trustee(s) referring this proposed transfer to HMRC and for HMRC to provide information to Aviva and/or the Scheme Trustee(s) relating to the registration of the receiving scheme.
- We confirm that we understand that where the transfer includes crystallised rights (such as drawdown pension or scheme pension) that we can accept these benefits and that no further Tax-Free Cash is payable from this element.

**Please note: if the new agreement is cancelled with the scheme indicated above, we may not be able to accept the transferred money back into the original contract.**

<b>Authorised signatory (Signed for and on behalf of the receiving scheme)</b>	
<b>Name of signatory</b>	
<b>Contact phone number</b>	
<b>Position/title of signatory</b>	
<b>Date signed</b>	