

**Vanguard**

**How to contact us**

W: [www.vanguardinvestor.co.uk](http://www.vanguardinvestor.co.uk)

e: [Vanguard.PensionAdmin@fnz.co.uk](mailto:Vanguard.PensionAdmin@fnz.co.uk)

Registered Scheme Administrator  
Office 12  
Merthyr Tydfil  
CF484DR

☒ Vanguard  
PO Box 24095  
1 Tanfield  
EDINBURGH  
EH3 1FS

Our Ref: VG0480488

17 March 2022

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|                     |                  |
|---------------------|------------------|
| Client name:        | Gillian Thorburn |
| Your Policy Number: | 00797006RS       |

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Dear Sir/Madam,

We are writing to advise you that the above client wishes to transfer the above pension policy to their Vanguard Personal Pension. Please find enclosed a signed letter of authority for your information.

We would be most grateful if you could complete the enclosed pension transfer questionnaire and return it along with a cash equivalent transfer value (CETV) and any discharge forms you may require to be completed, in order to proceed with the transfer.

We look forward to hearing from you, however if you require any further information, please do not hesitate to contact us on 03300586675 (Monday to Friday from 9:00am to 5:00pm), or via email at [Vanguard.PensionAdmin@fnz.co.uk](mailto:Vanguard.PensionAdmin@fnz.co.uk).

Yours faithfully,

Hayley Leslie  
**Head of SIPP Administration**  
**Vanguard Personal Pension**

# The Vanguard Personal Pension – Transfer Questionnaire

Client Name: Gillian Thorburn

Our Reference: VG0480488

## Scheme details

Scheme Name: \_\_\_\_\_

Scheme PSTR Number: \_\_\_\_\_

Type of Scheme (eg Personal Pension, DC/DB): \_\_\_\_\_

Is this pension an Occupational Scheme? Yes / No

## Safeguarded Benefits

Does the policy contain any Safeguarded Benefits? Yes / No

If yes, what type of Safeguarded Benefits: \_\_\_\_\_

Is the value of safeguarded benefits greater than £30,000: Yes / No

Does the policy contain any guarantees that are not deemed as safeguarded benefits (eg With-profits, Guaranteed Investment Return)?

Yes / No

If yes, what type of guarantees: \_\_\_\_\_

## Scheme Member Protections

Does the client have a protected pension age? Yes / No

Is the client entitled to scheme specific protected tax free cash? Yes / No

## Pension Divorce

Is the client/plan subject to any court orders (pension sharing / earmarking order)? Yes / No

If yes, please provide further information: \_\_\_\_\_

## Bankruptcy Order

Is the client subject to a bankruptcy order? Yes / No

If yes please provide further information: \_\_\_\_\_

## Pension Drawdown

Does the policy contain any drawdown benefits? Yes / No

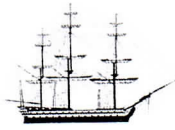
If yes, please confirm the type of drawdown: Flexi Access / Capped

If yes, is the policy: Fully / partially crystallised

Does the policy contain any pre A-day drawdown benefits: Yes / No

Completed by the scheme administrator of the .....(scheme name)

Name:..... Signature:..... Date: / /

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# Pension Transfer Form

## Section A - Client information and transferring scheme details

|   |  |
|---|--|
| Full name   | Gillian Thorburn                           |
| Permanent residential address                                       | 7 Deva Terrace<br>Chester<br>CH3 5AJ       |
| Date of birth   | 2 April 1963                               |
| National Insurance number   | NA368384B                                  |
| Vanguard Account number   | VG0480488                                  |
| Name of transferring scheme   | Registered Scheme Administrator            |
| Transferring scheme address   | Office 12<br>Merthyr Tydfil<br>CF484DR     |
| Transferring scheme phone number                                    | 03303110088                                |
| Transferring scheme member reference number<br>(e.g. policy number) | 00797006RS                                 |
| Transfer type   | Crystallised                               |
| Transfer request type   | Full                                       |
| Estimated transfer value  | £230,000.00                                |
| Transfer method   | Cash and/or Vanguard Funds Re-Registration |

## Transfer authority

By signing this form:

- I authorise, instruct and apply to you the scheme administrator to transfer sums and assets from the plan(s) as listed in section A of this form directly to Vanguard and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise Vanguard, the current scheme administrator, any contributing employer and any financial intermediary 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 to Vanguard.
- I accept that in order to comply with regulatory obligations, Vanguard and the current scheme administrator named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.
- Until this application is accepted and complete, Vanguard's responsibility is limited to the return of the total payment(s) to the current scheme administrator.
- When payment is made to Vanguard as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section A of this form where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.
- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Vanguard and the current scheme administrator may incur as a

result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

### **Client declaration**

I have read the terms and conditions to the Vanguard Personal Pension.

I apply for the transfer of benefits from the pension scheme named above to the Vanguard Personal Pension and I authorise that the pension scheme pay the transfer value and/or make the asset transfer.

I confirm that I have checked the information above and that, to the best of my knowledge and belief, this information is correct and complete. Vanguard will hold and use personal information supplied by me and the registered asset holder/my current pension scheme administrator/trustee to arrange for the transfer of pension scheme benefits, set up and administer my Vanguard Personal Pension.

**Client signature**

A handwritten signature in black ink, reading "Gillian Harburn". The signature is written in a cursive style, with the first name "Gillian" and the surname "Harburn" clearly legible.

**Date 21 February 2022**





Managing pension schemes [Sign out \(/manage-pension-schemes/logout\)](/manage-pension-schemes/logout)

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# The Vanguard Personal Pension

## Accounting for Tax returns

[Start a new AFT return \(/manage-pension-scheme-accounting-for-tax/S0000000191/new-return/aft-login\)](/manage-pension-scheme-accounting-for-tax/S0000000191/new-return/aft-login)

[View or change past AFT returns \(/manage-pension-scheme-accounting-for-tax/S0000000191/previous-return/amend-select\)](/manage-pension-scheme-accounting-for-tax/S0000000191/previous-return/amend-select)

## Upcoming charges

Payment due by 18 March 2022:

**£53.48**

## Your practitioner details

Authorised by:

**VANGUARD PENSION TRUSTEE UK LIMITED**

Date authorised to this scheme:

**18 June 2021**

[De-authorise yourself from this scheme \(/manage-pension-schemes/practitioner-deauthorise-self/yes-no\)](/manage-pension-schemes/practitioner-deauthorise-self/yes-no)

[Return to your pension schemes \(/manage-pension-schemes/list-psp\)](/manage-pension-schemes/list-psp)

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# The Vanguard Personal Pension's information

**What is the name of the scheme?**

The Vanguard Personal Pension

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**What type of scheme is The Vanguard Personal Pension?**

Single trust

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**Which country was The Vanguard Personal Pension established in?**

United Kingdom

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[Return to pension scheme details](#)

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# HM Revenue & Customs

J318B7000EEMAA0000006023001001370000

Vanguard Pension Trustee UK Limited  
4th Floor The Walbrook Bulld  
25 Walbrook  
LONDON  
EC4N 8AF

**Pension Schemes Services**  
HM Revenue and Customs  
BX9 1GH

**Phone** 03000 519 617

**Web** [www.gov.uk](http://www.gov.uk)



**Date** 7 November 2018  
**PSTR** 20000274RY

Dear Sir or Madam

## Notification of registration for tax relief and exemptions

We have registered The Vanguard Personal Pension on 5 November 2018. Tax relief and exemptions are due from this date.

This letter is a formal notification from HM Revenue and Customs. It tells you that we acknowledge you've registered the above pension scheme for tax reasons only and declared that the scheme is liable to pay tax. This letter has no other legal meaning.

Your Pension Scheme Tax Reference (PSTR) is 20000274RY. You should use this when you want to view the scheme details online and in all future communications with us.

## Your pension scheme

On your application for registration you've shown that the scheme is a non-occupational, investment-regulated pension scheme. If the scheme stops being investment-regulated and/or changes its pension scheme structure, then you must tell us about the change using an event report. If there are any changes to the declarations you gave when applying to register the scheme, you should tell us as soon as possible.

## Authorised transfers

When you applied for registration 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 make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in line with section 169 of the Finance Act 2004. We will consider any transfer that is not a recognised transfer as an unauthorised member payment.

Information is available in large print, audio and Braille formats.  
Text Relay service prefix number – 18001





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

You can get detailed guidance on pension liberation from The Pensions regulator which you may find useful when deciding if you should agree to a transfer request. Go to [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## De-registration

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

If we find that any of the conditions in Section 158 of the Finance Act 2004 apply then we may de-register the pension scheme. If we do, we would charge you a de-registration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it stopped being 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 about recognised transfers, unauthorised payments and de-registration in the Pensions Tax Manual (PTM). Go to [www.gov.uk](http://www.gov.uk) and search for 'Pensions Tax Manual'.

## Your responsibilities as the scheme administrator

As part of the registration process you declared that as the scheme administrator you are a fit and proper person to carry out the role and 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 don't comply with section 270(3), or it appears to HMRC that you are not a fit and proper person, we may de-register the pension scheme.

If you contact us, we can deal with you more quickly if you quote our reference number and provide a daytime phone number.

Yours faithfully

## HM Revenue and Customs

Join the millions of taxpayers already using their Personal Tax Account to access a range of HMRC services. It takes just a few minutes to get started, go to [www.gov.uk/personal-tax-account](http://www.gov.uk/personal-tax-account)

To find out what you can expect from us and what we expect from you go to [www.gov.uk/hmrc/your-charter](http://www.gov.uk/hmrc/your-charter) and have a look at 'Your Charter'.