



How to contact us

☎ 0800 634 7479

Monday to Friday 9am - 5pm

*(you'll need the plan number when
you call us)*

www.standardlife.co.uk/online

Our ref: SLER44

Mrs E Phipps
35 Schofields Way
Bloxham
BANBURY
OX15 4NP

Group Personal Pension One

17 February 2022

Elaine S Phipps

Employer name: Fountains Plc
Employer number: J61277
Plan number: K2125436000

Thank you for your telephone call on 16 February 2022.

Enclosed is the transfer form as requested.

Please return to,

Standard Life House

30 Lothian Road

EDINBURGH

EH1 2DH

If you require any further information please do not hesitate to contact us.

Kind regards

Angi

Beware of pension scams

Falling foul of a scam could mean you lose some or all of your money.

See fca.org.uk/scamsmart

Information online

You can get payment details and other valuable information about your pension plans
by visiting www.standardlife.co.uk/online.

Transfer Out Application

Use this form to fully transfer your benefits in cash from a Standard Life pension scheme to another UK registered pension scheme.

Guidance notes for filling in this form

References to 'Standard Life' mean Standard Life Assurance Limited or Standard Life Master Trust Co Ltd.

The questions under the Pension Schemes heading and Parts 1, 2 and 4 of the form should be completed by you as the Planholder, and Part 3 by the Trustee/Scheme Administrator of the receiving pension scheme (Receiving Scheme). You should check the details completed by the Receiving Scheme before signing and dating the form at the end.

Standard Life will not be able to proceed with your transfer request unless this form is completed fully. Complete one form for each Standard Life plan that you wish to transfer.

UK tax laws mean that tax is charged on 'unauthorised payments' that are made from UK registered pension schemes. The (UK's) Money and Pension Service (a Government provided service) formerly known as the Pensions Advisory Service, can help to explain the potential tax consequences for you of an unauthorised payment.

Where the value of your pension fund is greater than £30,000 and contains safeguarded benefits, legislation requires you to take advice from an independent financial adviser. Safeguarded benefits are defined as a benefit that has a promise, such as a guaranteed annuity rate or level of pension income, but does not include guaranteed investment returns such as those from with profits.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

Transfers to Occupational Pension Schemes evidence requirements

Where the transfer is to an Occupational Pension Scheme, including a Small Self-Administered Scheme, you must supply evidence of an employment link between you, your employer and the receiving scheme.

Please note: "employer", in relation to a transfer to an Occupational Pension Scheme and this transfer Application Form, means the "sponsoring employer" or "participating employer" (whichever category is relevant to your own employer), to or in respect of any or all of whose employees the pension scheme has, or is capable of having, effect so as to provide benefits.

Where your employer is a sponsoring employer and it is they who have established the scheme you have asked us to transfer to you must supply a copy of the receiving Scheme's Trust and Rules with your transfer application form.

Where your employer is participating in an already established Scheme, as a participating employer you must provide copies of receiving Scheme's Trust Deed and Rules and your own employer's signed Participation Agreement (to join the Scheme) with your transfer application form.

Along with this form you must provide the following:

- A copy of correspondence from HMRC confirming the Receiving Scheme's Pension Scheme Tax Reference (PSTR) number. The Receiving Scheme Trustee/Scheme Administrator will be able to provide you with this.
- A letter from the bank providing the Pension Schemes Trustee/Administrators Account. This letter must be, on letter headed paper, confirming the full name of the account, the account sort code, the account number, the date the account was established, and the names of the accounts authorised signatories.

You must supply evidence that you have been in employment with your employer and that this employment has lasted for a continuous period of at least 3 months before the date of your request to make the transfer (the completion of this transfer Application Form) was received by us.

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Is any of your plan invested in with profits?

These investments may include potentially valuable guarantees. With profits guarantees give you some protection if investment returns are poor. Please check your last statement for details of any guarantees. If you're unsure of anything or need more information, please call us. You should also consider paying for financial advice, as the impact of giving up a with profits investment depends upon your personal circumstances.

You can find out more about with profits at www.standardlife.co.uk/withprofits

Please return the completed form to Standard Life:
Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH

Guidance notes for filling in this form (continued)

You must supply evidence of the salary paid to you in respect of your employment, which payment evidence must indicate continuous payments to you for a period of at least 3 months before the date of your transfer request to make the transfer. We will not accept evidence of payment of Dividends, whether as a Director or Shareholder, as evidence of earnings as they do not constitute taxable earnings. **NB: If you are self-employed, please provide a copy of your latest tax return and a letter from certified accountant evidencing your last 3 months' income. The letter must indicate who the accountant is regulated by.**

Salary payments must also meet the minimum salary requirement as found under section 5 of the Social Security Contributions and Benefits Act 1992 in that the minimum salary requirement is that you must be paid an average gross weekly salary, during the last 3 months, which was at, or above, the lower earnings limit. Contact your employer if you have any queries about this requirement.

You must supply evidence that contributions to the receiving scheme have been paid by, or on behalf of, your employer, or by, or on behalf of, both your employer and yourself, for a period of at least 3 months before the date of your transfer request to make the transfer.

In terms of The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 the following evidence is required to demonstrate the employment :-

(1) A letter from your employer confirming that—

- (i) the employer is a sponsoring/participating employer of the receiving scheme;
- (ii) you are employed by them;
- (iii) the date from which you, the member, have been continuously in their employment; and
- (iv) confirmation that the contributions to the receiving scheme shown as due to be paid by the schedule, required in accordance with paragraph number 2 (below), have been paid and the dates of those payments, or, where the amounts of the contributions that have actually been paid are different to those that were due to be paid, those actual amounts and the dates they were paid.

(2) A schedule of contributions or payment schedule showing—

- (i) separate entries for the amounts of pension contributions (excluding additional voluntary contributions) to the receiving scheme that were due to be paid for the 3 month period referred to above by, or on behalf of, yourself and your employer, or your employer only, in respect of yourself; and
- (ii) the dates on which those contributions were due to be paid;

(3) Payslips, or other evidence in writing, advising of pay remittances and showing the salary paid to you by your employer for the 3 month period referred to above.

(4) Copies of the personal bank or building society statements, or a building society passbook, showing the deposit of salary into your account for the 3 month period referred to above. Please note, we may request sight of original copies of personal bank or a building society statements, or a building society passbook, showing the deposits of salary, should we deem this necessary.

This documentation can be sent to us electronically, via our Standard Life online portal, without the need to send the documents by post. Should you wish to register to use our online portal, you can do so at this address: - <https://www.standardlife.co.uk/help/contact/my-account-and-login>.

Alternatively, if you do wish to send the documents by post, please send them to the address shown at the end of the form.

Upon receipt of the complete requirements we will assess your request with a view to completing the transfer. However, we do reserve the right to ask for additional information where it is deemed necessary.

Transfer Application – You should complete this part

Part 1 – Your details

You should complete this part.

Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)	MRS	Surname	PHIPPS
First name(s) (in full)	ELAINE STEPHANIE		
Date of birth (DD/MM/YYYY)	26081976	National Insurance Number	JE945812A
Standard Life plan number	K2125436000		
Your address	35 SCHOFIELDS WAY BLOXHAM BANBURY		
	Country	UK	Postcode
			OX15 4NP
Your contact number	07721 716941		
Your email address	elainephippst @gmail.com		

You should complete this part, but your Receiving Scheme Trustee or Scheme Administrator may need to provide you with the information required

Part 2 – Receiving Scheme details

Type of Receiving Scheme:	Occupational Pension Scheme <input type="checkbox"/>	Personal Pension Scheme <input type="checkbox"/>	Small Self- Administered Scheme <input type="checkbox"/>
Name of Receiving Scheme			
HMRC Pension Scheme Tax Reference number			
Name of Receiving Scheme Administrator			
Telephone no. for Receiving Scheme Administrator			
Contact name at Receiving Scheme Administrator			
Address of Receiving Scheme Administrator			
	Postcode		
Name(s) of Receiving Scheme Trustees (if applicable)			

Why ask these questions?
Because, pension
scammers may pose as
financial advisers.

We always recommend that
you take financial advice
about your transfer options
from a financial adviser
authorised and regulated
by the UK Financial Conduct
Authority to give pensions
transfers related advice.

If you take advice from
someone who is not
authorised and regulated
by the UK Financial Conduct
Authority, you may not be
covered by the protections
of the Financial Ombudsman
Service or the Financial
Services Compensation
Scheme if things go wrong in
relation to the advice given.
You should also be aware that
if you take advice from a non-
UK based adviser, you may
not be covered by any similar
protections in the country you
live, or where the advice has
been given from, at all.

If you should have any
queries about this, speak to
your adviser or contact the UK
Financial Conduct Authority.

If you are receiving advice
from a financial adviser,
you should remember that
the adviser is acting on your
behalf not only in giving
advice, but also regarding
the completion of this form.

Transfer Application – You should complete this part

Pension Scams (continued)

If the answer to any of these questions is **yes**, then there's a chance your money could be at risk.

We ask these questions because unusual investments, such as such as overseas property, car parks, non-FCA Regulated investments (e.g. such as overseas Bonds), forestry, storage units, care homes, biofuels are generally considered high risk investments and many have been linked to pension scamming activity.

To know what to look out for or what to do if you think you're being targeted – go to The Pensions Regulator's website www.pension-scams.com

We also ask these questions because pension scammers may pose as financial advisers.

We always recommend that you take financial advice about your transfer options from a financial adviser authorised and regulated by the UK Financial Conduct Authority to give pensions transfers related advice.

If you take advice from someone who is not authorised and regulated by the UK Financial Conduct Authority, you may not be covered by the protections of the Financial Ombudsman Service or the Financial Services Compensation Scheme if things go wrong in relation to the advice given. You should also be aware that if you take advice from a non-UK based adviser, you may not be covered by any similar protections in the country you live, or where the advice has been given from, at all.

If you should have any queries about this, speak to your adviser or contact the UK Financial Conduct Authority.

If you are receiving advice from a financial adviser, you should remember that the adviser is acting on your behalf not only in giving advice, but also regarding the completion of this form.

Transfer Application – You should complete this part

Pension Scams

The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021, introduced in November 2021, build upon the (UK) Government's measures to combat pensions scams.

The Regulations set out the two conditions (First Condition in Regulation 7 or the Second Condition in regulation 8) that must be satisfied before a cash equivalent may be used in a specified way or for an authorised purpose, as the case may be, by any transferring trustee or scheme manager.

The Regulations provide that where the trustees or managers of a transferring scheme have decided that neither the First Condition, nor the Second Condition is satisfied in respect of a transfer, the member loses their right to use the cash equivalent in respect of that transfer, in accordance, as the case may be, either with sections 98(2) (loss of right to cash equivalent) and 99(2ZA) (trustees' duties after exercise of option) or with section 101(2AA) (time for compliance with transfer notice), of the Pension Schemes Act (1993), from the date that they notify the member of that decision.

Where the trustees or managers of a transferring scheme have decided that neither the First Condition, nor the Second Condition is satisfied in respect of a transfer, and that the member has lost their right to use the cash equivalent in respect of that transfer, that loss does not override the provisions of any transferring scheme's rules, where the trustees or the scheme managers of that scheme have the ability to exercise their discretion whether to accept, or not, a transfer request in the absence of a statutory right to a cash equivalent.

For further information on these Regulations speak to your financial adviser or the (UK's) MoneyHelper service www.moneyhelper.org.uk

Your Pension savings are in safe hands with us but pension scams are on the increase.

We are working hard to help our customers avoid these scams. Thousands of people have lost their retirement savings after falling for a pension scam. Don't be next.

If you are considering transferring your pensions savings into a new scheme, please answer these questions:

Q1. Was it your idea to ask for a transfer request, or were you contacted by someone who suggested it? Please provide details below.

THIS IS OF MY OWN CHOICE

Q2. Have you been motivated by a cold call, online advert or text, electronic mail, or social media advert (e.g. on Facebook or LinkedIn) out of the blue, offering a 'free pension review'? If yes, please provide details below.

NO

Transfer Application – You should complete this part

Pension Scams (continued)

Yes ☐ No ☐

Q3. Have you taken regulated advice about this transfer request?
If yes, please provide the following details:

Name of Financial Adviser

Name and
address of
company
providing you
with financial
advice

Postcode

Contact
number

If you have taken regulated advice, please state which regulatory body the adviser is regulated by and give the Adviser, or the Firm's, regulatory Reference Number as allocated by the Regulator concerned.

Reference Number

Regulatory body

Q4. Have you been told you can access any part of your pension fund before age 55, other than on grounds of ill-health? If yes, please give details below.

NO

Q5. Do you know where your pension fund will be invested under your new scheme? If yes, please give details below.

YES - VARIOUS SCHEMES THAT I
AM COMFORTABLE WITH

Q6. Will your pension fund be investing in unusual investments, such as overseas property, car parks, non-FCA Regulated investments (e.g. such as overseas Bonds), forestry, storage units, care homes, biofuels or businesses you don't know much about? If yes, please give details below.

NO

Q7. Have you been promised guaranteed returns? If yes, please give details below.

NO

Q8. Have you been put under pressure to make the transfer request? If yes, please give details below.

NO

Part 3 – Receiving Scheme Declarations

The Trustee(s)/Scheme Administrator* of the Receiving Scheme:

- confirms that the Receiving Scheme is a UK registered pension scheme and will accept and is capable of accepting the transfer value to be transferred from the transferring plan;
- confirms that the Receiving Scheme is not under review by HMRC;
- confirms that, when required under the data protection law, the Trustees of the Receiving Scheme are registered with the Information Commissioner's Office as data controllers.
- undertakes to provide the Planholder with a copy of the correspondence from HMRC confirming the Receiving Scheme's PSTR number as evidence that the Receiving Scheme is registered with HMRC;

Where the Receiving Scheme is an occupational pension scheme:

- confirms that the Receiving Scheme is an Occupational Pension Scheme as defined under s1(1) of the Pension Schemes Act 1993 (c.48).

Where the Receiving Scheme is a personal pension scheme:

- confirms that the Receiving Scheme is FCA regulated.

This part 3 is signed for and on behalf of the Trustee(s)/Scheme Administrator* of the Receiving Scheme as follows:

Signature ►

Date
(DD/MM/YYYY)

**Position of
Authorised
Signatory**

Printed Name
of Authorised
Signatory

Contact phone
number

Receiving Scheme Payment Details

Bank Name/
Address

Postcode

Receiving
Scheme Account
Name

Receiving Scheme
Bank Account Number

Sort Code

Receiving Scheme Reference

The Receiving Scheme Trustee/Scheme Administrator should complete this part.

Go to the Information Commissioners Office website <https://ico.org.uk/> for further information on 'Registration by pension scheme trustees' requirements.

*Delete as appropriate



Signature

Transfer Application – You should complete this part

Part 4 – Your Declarations

I hereby confirm that –

- a. I have requested the transfer.
- b. I have had the opportunity to read and fully consider this document setting out the arrangements to be made between Standard Life and the Trustees/Scheme Administrator of the Receiving Scheme.
- c. I am aware of the benefits that will be awarded in respect of the transfer value in the Receiving Scheme.
- d. I am aware that the amount of the transfer value is **not guaranteed and may fluctuate** and that the exact transfer value will not be known until the transfer date. The amount of the transfer value will represent the value of my entire interest, and my dependants' interest, in the Standard Life plan that is being transferred to the Receiving Scheme.
- e. I am aware of the details set out in this document and hereby consent to the transfer of the transfer value to the Receiving Scheme.
- f. In consideration of the arrangement made for the provision of additional benefits for me and my dependants under the Receiving Scheme, once the transfer value has been paid to the Receiving Scheme's Trustees/Scheme Administrator, my Standard Life plan will end, and I hereby discharge Standard Life of all claims, which I, and my dependants, have or may have to the benefits under the Transferring Scheme in respect of the transfer value.
- g. I am aware that in some circumstances a transfer of benefits might not be a recognised transfer under the relevant tax rules and may be treated as an unauthorised payment by HMRC giving rise to a liability to pay tax.
- h. If HMRC require Standard Life to pay tax on the transfer value because the Receiving Scheme does not comply with HMRC's requirements, I undertake to refund Standard Life the tax due by them.
- i. I am aware of the risks associated with pension scams and I hold Standard Life harmless from and against all costs, losses or expenses resulting from my decision to proceed with my transfer request, unless such an event has arisen as a result of any fraud, negligence or wrongful act by Standard Life.
- j. I confirm that any information provided about me by the Receiving Scheme or my advisers has been verified by me as factual and correct and that Standard Life is in no way responsible for any quotation or any literature issued by the Receiving Scheme or my advisers.

To the best of my knowledge and belief the information given in this form is correct and complete.

Planholder's
signature

▶ *[Signature]*

Date
(DD/MM/YYYY)

20032022



You should check the details completed by the Receiving Scheme before signing and dating the form.

Please return the completed form to Standard Life:
Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH



Signature

Mrs Elaine Phipps
35 Schofields Way
Bloxham
Banbury
Oxon OX15 4NP

Date: 18th March 2022

Dear Elaine,

Harland & Phipps

We are pleased to confirm that the Scheme has now been tax registered with HMRC and can accept pension contributions.

The Rules of the Scheme allow us and you to make contributions to the Scheme.

The Company, in it's capacity as the sponsoring employer of the Scheme shall make a contribution of **£1,000** as the first contribution for your benefit.

The Company shall, subject to the performance of the Company, make further contributions before the end of the Company's tax year as part of your emolument terms. The maximum contribution rate is £40,000 in any one fiscal year, less any contributions paid into pensions by you or another in the same tax year.

You will be further limited by the lifetime allowance, which at the date of this letter is £1,073,100.

You will receive an annual statement each year detailing the amount of contributions paid and the valuation of your benefits in the Scheme from the Scheme Administrator. This is accessible via your online account.

The Scheme Administrator shall monitor the lifetime allowance and you must notify the Scheme Administrator of contributions paid to other pensions, plus the value of those pensions each year to avoid any excess tax assessment that may be applied.

The Scheme is a small self administered scheme and as such is exempt under Pensions Act 1995 from a statutory provision of an annual contribution schedule. However, you can view in your online account all contributions paid by you and the Company in the contributions section.

Further information is also available in your membership

guide, which sets out the tax rules applying to pension contributions.

Yours sincerely

For PUD & PIN LTD

A handwritten signature in black ink, appearing to be 'G. Hupp' or similar, written in a cursive style.

20/03/2022.