



Our reference: LETHUBTPDC/LBG/1534816/8497974
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Private and confidential

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Willis Towers Watson
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YourTomorrow@willistowerswatson.com

16 August 2022

Dear Sirs

**Your Tomorrow - Mr IJ Bluck
Transfer of benefits**

We have been asked to send you details about a transfer of pension benefits by Mr Bluck.

If the reason for this request is for transferring to a Qualifying Recognised Overseas Pension Scheme (QROPS) or for pension sharing purposes on divorce, please let us know immediately so we can send you the appropriate pack of letters and forms.

I enclose the following:

- A 'Statement of entitlement to an estimated cash equivalent'. This shows details of the current transfer value.
- A 'Statement of personal account'. This shows a breakdown of your personal account at the current date.
- A 'Transfer agreement'. This needs to be filled in and signed by the member and a representative of the new plan. Please return the form to us.
- A 'Transfer out process' leaflet. This is for Mr Bluck's information.
- The Government's pension scams booklet. This is for Mr Bluck's information.

We will also need evidence of the HM Revenue & Customs registration status for the receiving plan before we can go ahead with a transfer, so please send us a copy of the 'Current Scheme Details' from the HMRC internet site at www.hmrc.gov.uk.

In addition, for security identification purposes please send us a photocopy of the relevant page from Mr Bluck's passport showing his photograph and passport number. If Mr Bluck does not have a current passport, please contact us and we will let you know what other form of identification we require.

We cannot send any transfer payments through a broker. If Mr Bluck wants to go ahead with the transfer, we will need to send the transfer payment straight to the new pension arrangement.

The transfer value of Mr Bluck's money purchase benefits is not guaranteed and will be the value of the funds at the date the fund manager sells his personal account.

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 of entitlement. 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 transfer value. Otherwise, we will issue a new quotation.



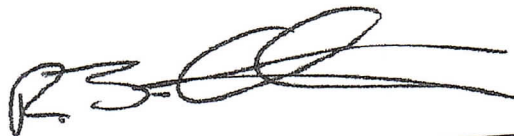
If Mr Bluck has enhanced or fixed protection on any of his benefits he may lose his protection if he transfers his benefits to another plan. He will have applied and received a certificate from HM Revenue & Customs showing his enhanced or fixed protection.

If Mr Bluck thinks he has protected benefits he should speak to a registered financial adviser before going ahead.

In some circumstances we may need to request additional information from Mr Bluck and the trustees of the receiving pension plan. This is likely to significantly delay payment of the transfer value.

If you have any questions, please contact us.

Yours faithfully



Lloyds Banking Group Administration Team

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.

Enclosed

If the member wants to transfer his benefits:

'Transfer agreement' form

☐

Copy of 'Current Scheme Details' for receiving plan

☐

Photocopy of passport showing photograph and passport number

☐



Your Tomorrow

Statement of entitlement to an estimated cash equivalent (money purchase)

Mr IJ Bluck

Personal details

Reference number:	1534816
National Insurance number:	JM*****B
Date of birth:	19 April 1978
Gender:	Male
Date the member joined the Scheme:	1 September 2011
Date the member left the Scheme:	30 June 2022
Normal Retirement Date (NRD):	19 April 2038
Date you asked for the statement:	11 August 2022

Benefit crystallisation

Percentage of standard lifetime allowance used by previous crystallisation events in this Scheme (including any used by previous plans where a transfer-in has been received):

0.00%

Estimated transfer entitlement of money purchase benefits

Estimated transfer value at 16 August 2022

which includes the following:

Personal account built up after 5 April 1997

Other Rights

£194,473.58

£194,473.58

The transfer value is not guaranteed and will be the value of the funds at the date the fund manager sells the member's personal account.

Scheme details

'Your Tomorrow' is a money purchase scheme which has been registered under Chapter 2 of Part 4 of the Finance Act 2004. It is not contracted-out of the State Second Pension.

Pension scheme tax reference number: 00758392RX

Retirement benefits

When the member retires, up to 25% of the member's personal account may be taken as a tax free lump sum. The rest of the member's personal account will be used to buy the member a pension. The amount of pension the member's personal account will buy will depend on the member's age at retirement, the value of the member's personal account, annuity rates in force at the member's retirement date and the type of pension the member wants to buy.

Alternatively, the member could take all of their personal account 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.

Death benefits before retirement

If the member dies before they retire, the value of their personal account will be paid to their spouse, civil partner or beneficiaries and may be in the form of a pension or cash sum, or both, depending on the Scheme rules and laws in force at the time.

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.



Increases to the Scheme pension once it is being paid

Scheme pension

At retirement the member's personal account may be used to purchase an annuity which will increase in line with the member's choice.



Your Tomorrow

Statement of your personal account

Mr IJ Bluck

Name of your funds	Employer units	Member units	AVC units	Transfer in units	Unit price date	Unit price £	Account value £
Mixed Investment Fund	121,698.1290	0.0000	0.0000	0.0000	12/08/2022	1.5980	194,473.58
Your total personal account value							£194,473.58

Important notes

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.

This statement only provides details of your personal account, details of your salary related benefits are not included on this statement.

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.

If you believe that any of the information shown in this statement is wrong, please contact the helpline on 01737 227522 or by email to YourTomorrow@willistowerswatson.com as soon as possible.

Some or all of your contributions are invested in line with the LifePlan option, based on your chosen retirement date of 19 April 2033. Please look in your Scheme booklet for more details

You can find further details about the Scheme and access to your personal account through the Your Pension website at <https://lepa.towerswatson.com/accounts/lbg>.





Transfer agreement

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

PLEASE COMPLETE ALL RELEVANT SECTIONS OF THIS FORM

If you want to transfer to a qualifying recognised overseas pension scheme (QROPS) please let us know immediately as different forms will need to be completed. You do not need to complete this Transfer agreement.

Name of the transferring pension scheme ('the Scheme'):	Your Tomorrow
Name of the member:	IJ Bluck
Reference number:	1534816
Non-guaranteed transfer value:	£194,473.58

To be filled in by the administrators of the receiving pension plan

Name of the receiving pension plan: _____

If the receiving pension plan is an occupational pension scheme, please fill in the box below (otherwise leave blank):

Is the receiving pension plan willing and able to accept any contracted-out liabilities arising from GMP/section 9(2B) rights (if applicable)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If the receiving pension plan is a personal pension or stakeholder pension, please fill in the box below (otherwise leave blank):

FCA registration number of receiving plan provider:	_____
Is the receiving pension plan a SIPP?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Receiving pension plan verification requirements

Please provide evidence of the HM Revenue & Customs registration status for the receiving plan by sending us a copy of the 'Current Scheme Details' from the HMRC internet site at www.hmrc.gov.uk.

Copy enclosed: Yes ☐



Bank details of receiving pension plan

We will transfer the payment directly to the receiving pension plan's bank account.

Please fill in the section below for all types of receiving pension plan.

Bank account

Name of the account:

Bank:

Branch address and postcode:

Account number:

--	--	--	--	--	--	--	--

Sort code:

		-			-		
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Reference to be quoted in the payment:



Guarantee from receiving pension plan

We confirm to the Trustees of the Scheme that:

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

Signature for and on behalf of the administrator of the receiving pension plan:

Print name: _____

Title: _____

Position: _____

Address: _____

Date: _____



To be completed by the member

I confirm that I have received a statement from the receiving pension plan showing the benefits to be awarded in respect of the transfer payment.

Please pay to the receiving pension plan named on the first page of this form, all or part of my cash equivalent or transfer value in Your Tomorrow Scheme as detailed below:

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

☐

The total value of my personal account

I understand that:

- The payment will be instead of the benefits due, or benefits that would have been due to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries, arising from my membership of the Scheme;
- The benefits provided by the receiving pension plan may be in a different form and of a different amount to those which would have been due under the Scheme;
- Unless I have contracted-out benefits in the Scheme and the receiving pension plan is contracted-out on a salary-related basis, there is no statutory requirement on the receiving pension plan to provide for survivors' benefits out of the transfer payment.

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

- Where the transfer is of the whole of my entitlement under the Scheme, I release and discharge the Trustees of the Scheme from all liability to provide benefits to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries arising from my membership of the Scheme;
- Where the transfer is of part of my entitlement under the Scheme, I release and discharge the Trustees of the Scheme from all liability to provide those benefits to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries which are included in the transfer; and
- I will protect the Trustees against any costs, claims, demands or expenses which may become due as a result of the payment.



Security identification check

As part of our security procedures, before we pay a cash equivalent or transfer value to another pension arrangement, we will verify your identity, using a credit reference agency or fraud prevention agency, which may keep a record of the search.

This search is done only to confirm your identity and is **not** a credit check, so it will not affect your credit rating. Any personal information used will be treated securely and strictly in accordance with the data protection laws.

If you have changed your address in the last 3 years, please confirm your most recent previous address:

Postcode:

If you are currently living abroad please **also** send us the following items:

Please mark if enclosed

- Your original birth certificate

☐

AND

- Two original utility bills received in the past 3 months*

☐

**Note: If you are unable to provide two utility bills we will accept bills or notices from other recognised organisations that clearly show your name and address (eg a credit card bill, phone bill or tax code notice from HMRC). If you are unsure, please contact us for guidance.*



Member declaration

By signing this agreement:

- I understand all the conditions detailed above.
- I confirm that my date of birth shown on the first page is correct.
- I consent to Willis Towers Watson carrying out the security identification check.
- I acknowledge:
 - receipt of the Government's pension scams leaflet and have read and understood the contents of this guide.
 - that the Financial Conduct Authority, the Pensions Regulator and Pensions Advisory Service issue information about transfers that might assist me in deciding whether to request this transfer from the Scheme.
- I agree to the payment of the transfer value as described above to the receiving pension plan.

Signature: _____ Date: _____

Print name: _____
(including first name, middle name/s and surname)



Transfer out process (DC)

This leaflet is provided to explain the transfer out process and the timescales involved

Transfer out pack

Willis Towers Watson will provide the following information and forms:

- Statement of entitlement to an estimated cash equivalent transfer value
- Transfer agreement form
- A link to the FCA's 'Scamsmart – Avoid investment and pension scams' information and leaflet

Completed Transfer out documentation received

Willis Towers Watson will check that the following documentation has been received and is complete:

- Transfer agreement form (completed by the receiving pension plan and signed by both the member and the receiving plan)
- Copy of the receiving plan's 'Current Scheme Details' screen print from the HMRC website (or suitable alternative)
- Copy of member's passport (and other documents if living abroad)

Missing information or forms

If any of the above requirements are not received or are incomplete, Willis Towers Watson will request the missing information, which will delay the transfer process.

Willis Towers Watson action following receipt of documentation

- Check of FCA registration number against FCA register for transfers to personal pensions/SIPPs
- Check name and address of the employer (if applicable) and the scheme administrator / provider on the Companies House website.
- Member identity verification check carried out using credit reference agency
- In some circumstances additional information and validation checks will be required and the case will be referred to the trustees for approval
- In some cases independent confirmation from HMRC of the registration status of the receiving plan will be requested
- If the above checks/approvals are acceptable, the transfer value will be recalculated and the transfer will only proceed if it has either gone up, or gone down by no more than 10% of the initial quotation.
- Willis Towers Watson will request the disinvestment of the pension account from the investment managers, which can take **between 7 and 10 working days** to be completed.

Transfer payment made

Once the disinvested fund is in the Trustee's bank account the funds will be paid by BACs transfer to the receiving plan and a letter will be issued confirming the transfer value amount.

Timescale

Once complete transfer out documentation has been received by Willis Towers Watson, it is estimated to take **up to 20 working days** to complete a transfer. The timescale will be significantly longer for cases where additional validation checks are required.



Important Information:
Please Read - no action is required

Data Protection laws have changed: The General Data Protection Regulation (GDPR) became law on 25 May, 2018 in all member states of the EU. Within the UK, the new Data Protection Act 2018 (DPA'18) has been enacted. Together, these new laws provide individuals with greater control over how their personal data is processed and give individuals more rights with respect to their personal data.

In the context of the legislation Willis Towers Watson (WTW) are 'data processors' appointed by Scheme trustee(s) – who are the 'data controllers' - when we provide Pension Administration services. The information provided below relates to WTW as a data processor and steps we are taking to implement the changes required by GDPR and the DPA'18.

What personal data do we hold and how do we use it? To provide Pension Administration services we hold and process personal information to calculate your pension entitlements, as instructed by the Scheme trustees. We don't use your personal data for any purposes other than Pension Administration, although we may combine it with other pension scheme members' data for trend analysis and research purposes to improve our services, but when we do this the data we use will not identify you by name.

What does this mean for me? Some of our standard forms and letters still refer to the DPA 1998. Any references to DPA 1998 should now be read to mean the GDPR and the DPA '18. The introduction of the new laws will not otherwise affect the validity of standard forms and letters that have been sent to you. We have been working on a comprehensive review of all our data processing activities to meet the key requirements of the GDPR, as outlined in guidance from the UK Information Commissioner's Office (ICO). We will be bringing all our documents and forms up-to-date following the UK DPA '18 having been passed and as further guidance becomes available.

Have these new Data Protection laws changed how we process data? WTW has always taken its responsibilities for the protection of information very seriously. We have strong physical and technical measures and processes in place to safeguard the data we hold and to maintain its privacy. These new laws have made no material difference to how we process your data, but we've made changes to our processes to meet some of the specific new requirements. You may also have received a communication from the Scheme trustees regarding changes to their privacy notices; and, because we process personal data only on the instructions of the Scheme trustees, they may amend their instructions to us in order to align with changes to their own policies and procedures or to meet their own obligations under the new laws.

What about 'sensitive' data? Under the GDPR 'sensitive' data is referred to as 'special categories' of personal data. When operating a pension scheme this includes 'health' data. The GDPR imposes additional restrictions on the processing of health data by data controllers (and, in turn, by data processors). The GDPR provides scope for EU Member State Laws (in the UK, the Data Protection Act) to allow the processing of such data without having to rely upon 'explicit consent' as the legal basis, so the Scheme trustees may not need to obtain your consent to be able to (and to allow us to) process yours and your beneficiaries entitlements. We would like to emphasise that any 'special categories' of data are subject to appropriate physical and technical controls and protection.

What do we mean by consent? Any use of the word 'consent' in the enclosed documents should not be taken to mean 'consent' as the legal basis for processing personal data under the GDPR. It is used to obtain your agreement or confirmation for us to undertake a piece of work on your behalf in order to deliver your pension entitlements.

Where can I find out more about data privacy protection and my rights in connection with my pension benefits and what should I do now? From 25 May 2018, the rules regarding how Trustees, as a data controller, may hold, process and/or share your personal data changed. If you'd like more information about the changes, and the basis on which your data is processed, please visit lloydsbankinggroup.pensions.com/data.

This document is for your information only – no action is required.



Increase to the Normal Minimum Pension Age

This note applies to members or policy holders who were born after 6 April 1971.

Overview

The Normal Minimum Pension Age (NMPA) is the earliest date you can take your pension benefits. The Finance Act 2022 increases the NMPA from age 55 to 57 from 6 April 2028.

Whilst this date may seem a long way off, the legislation also includes provision for certain members or policy holders to protect and retain a NMPA of 55.

There are certain conditions that must be met for a member or policy holder's NMPA to be protected at age 55.

What impact will this have on my benefits?

Trustees or managers are currently seeking advice as to how the increase in the NMPA will affect their scheme or policy and how this will ultimately impact your pension benefits.

Transferring your benefits

Even if the conditions for a protected NMPA of 55 are met in the scheme or policy, Trustees or managers are able to decide whether to accept a protected NMPA of 55 on benefits transferred into their scheme or policy.

If you are considering transferring out your benefits from the current scheme, you may decide to wait until you have received confirmation of whether you are entitled to a protected NMPA of 55 before transferring; both in respect of the transferring and receiving scheme.

If you are eligible for a protected NMPA of 55, your chosen receiving scheme will also need to confirm whether they will accept this protection and you will need to confirm this with them directly.

Similarly, if you are considering transferring in benefits from another pension arrangement, you may decide to wait until the trustees have confirmed whether they will accept a protected NMPA of 55 from your other pension provider (and you may want to wait until your other pension provider has confirmed whether you are entitled to a protected NMPA of 55 in their scheme).

Taking your pension benefits

If your benefits remain in the scheme or policy and the Trustees or managers confirm that protection doesn't apply, you may need to reconsider your Target Retirement Date (TRD) if this is currently set before age 57, so we can realign your funds to reflect the revised TRD.

Financial advice

If you are unsure how to proceed, we recommend that you speak with an impartial FCA-regulated financial adviser. You can visit www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser to help you find a suitable financial adviser.

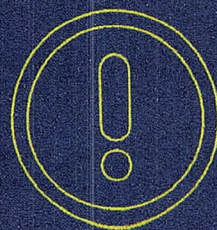
Next steps

If you decide to wait until the Trustees or managers have confirmed whether you are entitled to a protected NMPA of 55, please let us know and we will contact you again once a decision has been made.

If you decide to proceed with taking your benefits or transferring them to another pension arrangement, please complete and return the enclosed forms in line with the details provided in the covering letter.



Don't let a scammer enjoy your retirement



Find out how pension scams work, how to avoid them and what to do if you suspect a scam.



Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA)
by contacting their Consumer Helpline on **0800 111 6768** or using the reporting form at www.fca.org.uk
- Report to Action Fraud
on **0300 123 2040** or at www.actionfraud.police.uk
- If you're in the middle of a transfer, **contact your provider immediately** and then get in touch with MoneyHelper at: www.moneyhelper.org.uk



Extra information about the transfer

New Transfer Regulations

Overview

From 30th 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.

These extra checks will assist the trustees in deciding whether a request meets the conditions for a statutory right to a transfer, which includes whether a member will be required to have a transfer guidance session with MoneyHelper.

Please note that it is important that the information we require in order to carry out these checks must be provided by the member. It cannot be provided by another person on the member's behalf (unless they are the member's attorney or appointed by the Court under the Mental Capacity Act 2005).

What happens when I request to transfer my pension benefits?

When we receive the member's request to transfer their pension benefits, we'll check which of the two conditions detailed in the Transfer Regulations applies to the transfer and whether the transfer can proceed.

The first condition

We'll assess whether the receiving scheme is listed in the Transfer Regulations. The schemes listed in the Regulations are:

- a public service scheme (schemes established by a public authority, such as pension schemes for civil servants, armed forces, health service workers, teachers, judiciary, police, firefighters and local government workers);
- an authorised master trust; or
- an authorised collective defined contribution scheme.

If we are satisfied beyond reasonable doubt that the receiving scheme is on the types listed above, the transfer can proceed without any further checks.

The second condition

If the receiving scheme is not one of those detailed in the first condition, then the transfer must be assessed against the second condition, which may require us to carry out further checks to assess the level of risk to the member.

To allow us to complete these checks, the member will need to confirm if the receiving scheme is an **occupational pension scheme** and/or a **QROPS**. If the receiving scheme is an occupational pension scheme, the member will need to provide us with evidence to demonstrate that there is an **employment link**. If the transfer is to a QROPS, the member will need to provide us with evidence to either establish **overseas residency** or an **employment link** (if applicable). Please see the note below ('Employment link and overseas residency evidence'), which provides details of the types of information the member will need to provide. **If the member doesn't provide this information, they will lose their statutory right to this transfer, and the trustees must therefore refuse this transfer request.**



In some circumstances, we may need further details from the member about the transfer and if this is the case, we'll write to the member setting out the information we need so we can assess the transfer against the second condition.

Once we've received all the necessary information provided, the trustees will need to decide if they have reason to believe a 'Red' or 'Amber' flag is present. It is important that the member provides all the information we requested, because the trustees will have to assume an 'Amber' flag is present if we do not receive all the information,

If the trustees decide that an 'Amber' flag is present, then the member will be required to attend a guidance session with MoneyHelper **before the transfer can proceed**. If this is the case, we'll write to the member, providing the necessary details for them to book this session.

If the trustees decide that a 'Red' flag is present, then they **must refuse the transfer** and we'll write to the member setting out the reasons why the transfer has been refused.

Employment link and overseas residency evidence

Where a transfer is being made to a UK occupational pension scheme, and that scheme is not an authorised master trust or a public service scheme, the member must provide photocopies of the following evidence:

- A letter from their employer confirming their continuous employment. This should include the date continuous employment began, that they are a sponsoring employer of the receiving scheme and confirmation that contributions on the schedule of contributions have been paid, and the dates of those payments.
- A schedule of contributions or payment schedule showing the contributions due to be paid by the employer and those paid by or on the members behalf in the three months before the request to transfer, and the due dates.
- Payslips for three months, or other evidence in writing, confirming the member's salary (including any commission, bonuses or other amounts paid).
- Copies of the member's bank or building society statements or passbook showing the deposit of salary from the employer for the last three months.

If the member would like to request a transfer to an occupational pension scheme they should ask their employer for the information listed above as soon as possible as it may take some time for the employer to provide it.

Where the transfer is being paid to a QROPS the member must either provide the above information (if it is an occupational pension scheme) or they must provide the information to confirm that they are resident in the country in which the QROPS is established. The information we will require is a copy of formal residency documentation to confirm that the member is resident in that country and at least two other items of evidence that demonstrate they're resident in that country on the date we received the transfer application. This evidence will vary depending on the country of residence but could include:

- utility bills
- TV subscriptions
- insurance documents relating to the member's overseas home
- the address registered on the member's driving licence
- bank account and credit card statements
- evidence of local tax being paid
- registration at that address with local doctors.

Next steps

If the member wants to transfer their benefits, please arrange for the enclosed forms to be completed and returned to us. We also require the additional information detailed in the 'Extra information form' to be completed and returned by the member. We've included a document checklist at the end of the 'Extra information form' to help the member to identify and provide us with all the information we need to process the transfer request.

In most situations we are required to receive the requested information from the member direct and the 'Extra information form' must be completed by the member. It is not acceptable for another person to submit the information or complete the form on the member's behalf (unless they are formally appointed as the member's attorney or appointed by the Court under the Mental Capacity Act 2005).



Extra information form

In order for the trustees to assess the transfer against the conditions set out in the Transfer Regulation, **the member** must complete and return this form along with the transfer forms.

Member Details			
Member's full name:			
Full name of the transferring pension scheme:			
Member's Reference number or Employee ID in the transferring scheme (as shown on the transfer paperwork):			
Full name of the receiving pension scheme:			
Is the receiving scheme an occupational pension scheme?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the receiving scheme a Qualifying Recognised Overseas Pension Scheme?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Name of financial adviser (if applicable)			
FCA reference number of adviser (if applicable)			
Signed by member		Date	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>
Print member name			



Document checklist

Please use the following checklist to ensure the correct documents are returned to us and we have been provided with all the information we need. Failure to do so will result in a delay in payment.	
If the member wants to transfer their benefits, please ensure the following is enclosed:	
'Transfer agreement' form	<input type="checkbox"/>
Copy of 'Current Scheme Details' for receiving plan (or suitable alternative)	<input type="checkbox"/>
Photocopy of passport showing photograph and passport number	<input type="checkbox"/>
If the member lives abroad, original birth certificate	<input type="checkbox"/>
If the member lives abroad, two original utility bills received in the last 3 months to confirm their address (or suitable alternative)	<input type="checkbox"/>
If transferring defined benefits, a copy of signed 'Financial advice declaration' or other suitable confirmation from the financial adviser, to confirm that appropriate financial advice has been received, if applicable (see 'Transfer agreement' form).	<input type="checkbox"/>
'Extra information form' completed by the member.	<input type="checkbox"/>
Occupational pension scheme employment link evidence (if applicable): Letter from employer confirming continuous employment, which includes the date employment began, that they are the sponsoring employer of the receiving scheme and confirmation that contributions have been paid in line with the schedule of contributions / payment schedule and the dates of those payments. A schedule of contributions / payment schedule showing the contributions due to be paid by the employer and those paid by or on the members behalf in the three months prior to the request to transfer. Three months' payslips, or other evidence in writing, confirming salary (including commission, bonuses or other amounts paid). Copies of bank or building society statements or passbook showing the deposit of salary from the employer for the three months prior to the request to transfer.	



Pension Wise guidance

If the member is over age 50 and intending to transfer their pension benefits at this time, they should read the information below and complete and return the relevant form.

Overview

Pension Wise is a free and impartial pensions guidance service provided by MoneyHelper about **defined contribution** pension options.

The member can get free and impartial information and guidance to help them understand their pension options from Pension Wise as follows:

- Online guidance is available directly from their website at www.moneyhelper.org.uk/pensionwise
- Telephone guidance is available from MoneyHelper.

Who can get free and impartial guidance from Pension Wise?

Pension Wise can help if:

- the member is aged 50 or over
- the member has a personal or workplace pension
- the member wants to make sense of their defined contributions retirement options.

If the member has **defined contributions** benefits and they're intending to take these benefits upon transferring to their chosen receiving scheme, they must book a guidance session with Pension Wise about their retirement options, unless certain conditions apply (see below), or the member decides to 'opt out' of receiving their guidance.

If the member is intending to transfer their pension benefits to an FCA-regulated pension scheme, then their receiving scheme provider will be in contact with the member in relation to booking a Pension Wise guidance session. The receiving scheme provider will then need to confirm to us that they've contacted the member in relation to this. If this is the case, then the member doesn't need to complete and return the enclosed 'Pension Wise guidance session', 'Pension Wise does not apply' or 'Pension Wise opt out' forms, and the rest of this 'Pension Wise guidance session' information leaflet doesn't apply to the member.

Booking a Pension Wise guidance session

If the member is **not** transferring to an FCA-regulated pension scheme and they intend to take their pension benefits upon transfer, there are two ways in which the member can book their appointment.

- We can arrange to book a Pension Wise guidance session on their behalf.

Alternatively;

- The member may find it more convenient to book the guidance session themselves, directly with Pension Wise. It's simple to do and the member can do so by phoning them on **0800 100 166**, or by using their online booking form: <https://www.moneyhelper.org.uk/nudge-public>

If the member would like us to book their Pension Wise guidance session, they'll need to call us on **01737 235279** and we'll work with them to book their appointment. When the member calls us to arrange their Pension Wise guidance session, they'll need to have details of their availability, pension reference number, and their National Insurance number to hand. In order for us to book the appointment, the member will also need to provide us with a

'memorable word' to be used by Pension Wise during their appointment – the member will need to have this to hand when they call us. **Please note that we'll keep a record of the member's chosen 'memorable word' on our files and by providing this information the member accepts that this information will be stored by Willis Towers Watson on behalf of the scheme trustees or managers.**

Once the member's guidance session has been booked, the member will receive details of their appointment directly from Pension Wise

What the Pension Wise guidance session looks like

When the member attends their appointment with Pension Wise, specialist pension guidance about their retirement options will be given to them and they'll also be provided with details of where they can go for pensions advice. The telephone guidance session usually takes 45 to 60 minutes.

After the Pension Wise guidance session

If the member wants to take their pension benefits upon transfer, once they've attended their Pension Wise guidance session, they'll need to confirm that they have received guidance from Pension Wise. The member can do this by completing the 'Pension Wise guidance session' form and returning it to us at the address detailed on the covering letter of this pack.

When the Pension Wise guidance session doesn't apply and opting out of the guidance

There are some circumstances where the member doesn't need to attend a Pension Wise guidance session if the member so chooses:

- If the member's received advice on their pension options from an FCA-regulated financial adviser in the previous 12-months, the member should complete the attached 'Pension Wise form', providing details of when they received this advice.
- If the member's already received Pension Wise guidance on their pension options in the previous 12-months, the member should complete the attached 'Pension Wise form', providing details of when they received this guidance.
- If the member is trying to access their pension benefits due to serious ill health, with the intention of receiving a 'serious ill health' lump sum, is under the age of 50 and considering ill health retirement, or doesn't have any defined contribution benefits, the member doesn't have to receive guidance from Pension Wise. If any of these apply, the member should complete the attached 'Pension Wise does not apply form'.
- If the member has no intention to receive immediate flexible benefits upon transferring their pension benefits to their new pension provider and the transfer is for consolidation purposes only. If this is the case, the member should complete the attached 'Pension Wise does not apply form'.

Opting out of the Pension Wise guidance session

If the member feels that they don't need to attend a Pension Wise guidance session (and one or more of the above circumstances does not apply), the member can opt out of receiving this guidance.



Pension Wise guidance session

The member should complete this form once they have attended their Pension Wise guidance session

Member Details			
Member's full name:			
Member's Reference number or Employee ID (as shown on the transfer paperwork):			
Name of pension arrangement (as shown on the transfer paperwork):			
Pension Wise guidance session			
I confirm that I have attended a guidance session with Pension Wise about my defined contribution pension benefits:		Yes <input type="checkbox"/> No <input type="checkbox"/>	
Date of appointment:		____/____/____	
Signed by member		Date	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>
Print member name			

Pension Wise does not apply form

The member should complete this form if one or more of the following circumstances applies and they choose not to attend a Pension Wise guidance session.

Member Details			
Member's full name:			
Member's Reference number or Employee ID in the transferring scheme (as shown on the transfer paperwork):			
Name of pension arrangement (as shown on the transfer paperwork):			
I confirm that one or more of the following circumstances applies: (Please tick as appropriate)			
I have received financial advice from an FCA-regulated financial adviser within the previous 12-month period:		Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have received free and impartial guidance from Pension Wise in the previous 12-month period:		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Date financial advice or Pension Wise guidance was received:		____/____/____	
I am accessing my pension benefits due to serious ill health, with the intention of receiving a 'serious ill health' lump sum:		Yes <input type="checkbox"/>	No <input type="checkbox"/>
I have no intention to receive immediate flexible benefits upon transferring my pension benefits to my new pension provider and the transfer is for consolidation purposes only:		Yes <input type="checkbox"/>	No <input type="checkbox"/>
I am under the age of 50 and considering ill health retirement:		Yes <input type="checkbox"/>	No <input type="checkbox"/>
I don't have any defined contribution benefits:		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Signed by member		Date	____ ____ ____ ____ ____ ____ ____ ____
Print member name			

Pension Wise opt out form

The Trustees or Scheme Managers would strongly recommend that the member either receives financial advice from an impartial FCA-regulated financial adviser, or free and impartial guidance from Pension Wise before they proceed with taking their pension benefits.

If the member has considered this recommendation and still wants to opt out of attending a Pension Wise guidance session, they should complete this form.

Member Details				
Member's full name:				
Member's Reference number or Employee ID in the transferring scheme (as shown on the transfer paperwork):				
Name of pension arrangement (as shown on the transfer paperwork):				
I confirm that I do not wish to take Pension Wise guidance and want to proceed with taking my pension benefits without this guidance.				
Signed by member		Date		
Print member name				