

Hargreaves Lansdown is a trading name of Hargreaves Lansdown Asset Management Limited (a wholly-owned subsidiary of Hargreaves Lansdown plc), authorised and regulated by the Financial Conduct Authority. The company is registered in England and Wales with company number 01896481, with its registered office at the address shown.

**HARGREAVES
LANDSOWN**

One College Square South
Anchor Road
Bristol
BS1 5HL

Telephone: 0117 900 9000
www.hl.co.uk

Retirement Capital
Pension Practitioner Venture Wales
Merthyr Tydfil Industrial Park
Pentrebach
Merthyr Tydfil
Mid Glamorgan
CF48 4DR

20 September 2023
Our Ref: 1997649

URGENT

Pension Transfer: Request for Discharge Forms

Dear Sir/Madam

**Existing Policy: Retirement Capital NB869307C [Partial Transfer]
Member: Mrs M Baker, 4 Steadings Rise Knutsford Cheshire WA16 0WB
Transferring into: HL SIPP (PSTR – 00616238RC)**

Please find attached a letter of authority to enable our client to transfer the above policy to the HL SIPP. I would be grateful if you could send the necessary transfer out details to enable this to proceed. **If you do not require discharge forms, please provide us with details of the above policy and what you require to proceed with the transfer.** If the transfer details can be provided in an electronic format please send this to the email address below.

We understand the above policy is part of a Small Self Administered Scheme. If the above client is the sole member of the SSAS and it is being wound up, we understand that the ceding scheme trustees and/or administrators will handle all aspects of the wind up.

If the SSAS contains any property or there is a court order, loan or deficit attached to the plan, please contact us before proceeding.

If benefits have been crystallised or any tax free cash paid please also do not proceed with the transfer and contact us immediately.

In the event the above policy is not a SSAS scheme I would be grateful if you could contact us as soon as possible, as the details we require differ with the type of scheme being transferred.

Please **DO NOT ISSUE A CHEQUE** at this point; we are unable to accept the transfer without this information.

If you have any further queries on this matter, or any other, please do not hesitate to contact me on 0117 9809926 or at sipptransfers@hl.co.uk

Yours faithfully,

Joseph Valek
Hargreaves Lansdown Asset Management Ltd

Confidential

Transfer to the HL SIPP. Leave blank if you're not transferring a pension

then transfer the cash amount. You will not be invested during the transfer, so will not make gains or losses. Once your transfer is complete you'll be able to buy investments. This type of transfer usually takes 2-4 weeks depending on your provider.

- Transfer your pension investments - all your investments and cash will be transferred. You will be invested during the transfer, so you could make gains or losses. Usually you cannot trade until your transfer is complete.

This type of transfer usually takes 6-8 weeks, depending on your investments and provider. If you select this option we will convert any funds transferred to the lowest cost version we offer. We will never convert you into a fund that's more expensive than the one you already hold. There are no charges or tax to pay. Before transferring please read about converting funds at www.hl.co.uk/convert.

We'll contact you to cover your options if your provider cannot transfer your pension investments or you hold an investment we do not offer.

Your details

Title (Mr, Mrs, Mrs): **MRS** First name(s): **MARCIA CAROLINE** Surname: **BAKER**
 Address: **4 STENOINGS RISE MERE CHESHIRE** Postcode: **WA16 0WB**
 Date of birth: **1 8 1 0 6 3** National Insurance No. **N 8 8 6 9 3 0 7 C** Tick here if you have no NI No. ☐

Pension details

Pension details

☒ Transfer your pension as cash ☐ Transfer your pension investments

Pension name: **P C B PENSION SELF ADMINISTERED SCHEME**

Approx. value of funds in drawdown £ Approx. value of funds not in drawdown £ **60,000**

Pension type: e.g. Stakeholder **SSAS** ☒ Tick if partial transfer

Name and address of administrator: **RETIREMENT CAPITAL OFFICE 12, VENTURE WALES BUILDING, PENTREBACH, MERTHYR TYDFIL** ☐ Tick if this is a drawdown policy

confirm **CF48 4DR**

I understand my pension will be transferred to my new pension plan and I will seek advice from a financial adviser.

I confirm

- I understand my pension will be transferred as cash if I haven't selected one of the transfer options above.
- I have read the Transfer Checklist, checked if I will lose benefits or incur penalties and wish to transfer the policy listed above.
- I have read, understood and agree to the Common Transfer Declaration.
- Hargreaves Lansdown has not given me advice; I am responsible for my decision to

transfer and I will seek personal financial advice if I am unsure transferring is right for me.

- I have read, agreed to and retained the Key (Investor) Information Document of my chosen investments (where available), including all costs and charges, provided to me at www.hi.co.uk or on paper.
- I authorise Hargreaves Lansdown as listed above to give Hargreaves Lansdown any information they require about my membership of the above scheme.

**Please
sign here**

~~X~~ El Baker

15 SEP 2023

Date: 060723

7. Would you like to choose your investments now? – ignore this step if you'd like to choose your investments later

Investment choice

Full fund/share name	Transfer (min. £100 per fund)	Lump sum (min. £100 per fund)	Monthly saving (min. £25 per investment)
Vantage SIPP	%	£	£
	%	£	£
	%	£	£
	%	£	£
Cash	%	£	£
Total	100%	£	£

If you'd like to choose more investments please let us know on a separate sheet.

☐ Reinvest income automatically

☐ Hold income as cash in your SIPP

8. Declaration – please remember to include your cheque (if applicable).

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For your own benefit and protection you should read our Terms and Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.

I confirm I am applying to join the HL SIPP. I have read in full, agreed to and retained:

- The Terms and Conditions of the HL SIPP.
- The Key Features of the HL SIPP, Important Investment Notes and Contribution and Transfer Checklists.
- Key (Investor) Information Document of my chosen investments (where available), and all costs and charges, provided to me at www.hl.co.uk or on paper.

I agree to be bound by the Scheme Rules, and acknowledge that these have been made available to me by HL.

I confirm that I will be a relevant UK individual in any tax year in which personal contributions are paid. I declare

that the total contributions that I will make to the HL SIPP and any other Registered Pension Scheme where I am entitled to relief under Section 188 of the Finance Act 2004 will not exceed the higher of:

- The basic amount (currently £3,600) or
- 100% of my Relevant UK Earnings (within the meaning of section 189 of the Finance Act 2004) for that tax year.

This declaration and the particulars given in this application are, to the best of my knowledge and belief, correct and complete.

If an event occurs which means that I will no longer be entitled to tax relief under Section 188 of the Finance Act 2004, I will inform Hargreaves Lansdown Asset Management by 5th April of the tax year in which the event occurs or 30 days after the event if later.

If I make a contribution, of which part or all is not eligible for tax relief, I will notify you separately on or before the date of the contribution.

I will advise Hargreaves Lansdown Asset Management Ltd, in writing, within 30 days if I cease to be a UK resident.

I confirm that I have not received advice from HL regarding the merits of entering into, or the suitability of any aspect of, the HL SIPP unless that aspect has been covered under a separate agreement for individual advice from a Hargreaves Lansdown Financial Adviser. If I have any doubts I will seek personal advice, in particular regarding the merits of the various pension options I may have available to me now and in the future.

By signing this declaration I am allowing HL to process my application using the information that I have provided. This declaration and any other declaration made by me in connection with this application shall be the basis of the contract between me and Hargreaves Lansdown Asset Management Ltd.

False Statements – It is a serious offence to make false statements; the penalties are severe and could lead to prosecution.

COMPLETE THIS FORM TO START OR TRANSFER TO AN HL SIPP

Vantage SIPP

12 SEP 2023

199764
HARGREAVES
LANSDOWN

AWSN



1. How to apply

Office
use only:

For clients requesting a transfer: By completing this form we assume you do not plan to access your pension as a direct result of this transfer. If you're over 55 and would like to access your pension as a result of this transfer contact us on 0117 980 9926.

How to apply

- Read the Terms and Conditions and Key Features (including the Important Investment Notes, Transfer and Contribution Checklists and Common Transfer Declaration) on our website or sent to you by post.
- **If setting up a Direct Debit:** remember to fill in the Direct Debit slip at the bottom of the page.
- **If investing a lump sum:** remember to include your cheque payable to **HL SIPP/your initials and surname** for the net amount. e.g. to invest £10,000, write your cheque for £8,000.

- **To transfer a pension:** first check you won't lose valuable guarantees or benefits or incur excessive exit fees. You can transfer on page 2.
- **If you're transferring a pension that's already in drawdown** you'll need to complete a set of risk questions before we send you a drawdown application. You can do this by calling us on **0117 980 9926**.
- If you're investing for a child or 3rd party, also complete the Legal Guardian/3rd Party form (available on our website).
- If your employer is paying into your SIPP, contact us or visit www.hl.co.uk/employer for a form.

If you have any questions call us on **0117 980 9926**, visit www.hl.co.uk or email us at sipp@hl.co.uk

Return to our simple freepost address (no stamp needed):
Freepost HARGREAVES LANSDOWN

2. Your details

Title (Mr, Mrs, etc): MRS	First name(s): MARCIA CAROLINE	Surname: BAKER
Address: 4 STEAPINGS RISE MERE CHESHIRE		
Postcode: WA6 0WB	Date of birth: 181063	Nationality: BRITISH
National Insurance No. NB869307C	Tick here if you have no NI No. <input type="checkbox"/>	<input checked="" type="checkbox"/> Female <input type="checkbox"/> Male
Marital status: MARRIED	Expected retirement age (optional):	Main tel. no: 07918 076275
Email address: marcia.barkin@btinternet.com		

Your employment status – please tick one box only

<input type="checkbox"/> Employed	<input type="checkbox"/> Self employed	<input checked="" type="checkbox"/> Pensioner
<input type="checkbox"/> Unemployed	<input type="checkbox"/> Caring for one or more children under 16	<input type="checkbox"/> Caring for a person aged 16 or over
<input type="checkbox"/> In full time education	<input type="checkbox"/> Child under 16	<input type="checkbox"/> Other

Pension protection – tick if you have registered or intend to register with HMRC for lifetime allowance protection which protects your tax free cash entitlement. Leave blank if not.

<input type="checkbox"/> Enhanced Protection (on funds built up before 6 April 2006)	<input type="checkbox"/> Primary Protection (on funds built up before 6 April 2006)	<input checked="" type="checkbox"/> Fixed Protection (on funds built up before 6 April 2012/2014/2016)	<input type="checkbox"/> Individual Protection (on funds built up before 6 April 2014/2016)
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3. Declaration and signature – please remember to include your cheque, where applicable

I confirm I have read and agree to the Declaration on page 2.

Please sign here: X M Baker	Vantage SIPP 15 SEP 2023	Date: 060923
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4. How much would you like to pay into your SIPP?

Personal contribution by cheque

Personal contributions should be paid net. E.g. to contribute £10,000 gross, tick the 2nd box below and complete your cheque for the net amount of £8,000 (multiply gross amount by 0.8). Cheques should be made payable to **HL SIPP/Your initials and surname**.

<input type="checkbox"/> £3,600 (non earners)	<input type="checkbox"/> £10,000	<input type="checkbox"/> £20,000	<input type="checkbox"/> £50,000
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Monthly contribution by Direct Debit

Please make sure you complete the Direct Debit mandate below.

AND/

multiply by 0.8 for the amount