

*Called 19/9/23  
got wrong time!*

Ms N Ballantyne  
Old Corn Mill  
Clough Lane  
Oakworth KEIGHLEY,  
W Yorkshire  
BD22 7HP

Scottish Widows  
PO Box 24173  
69 Morrison Street  
Edinburgh  
EH3 1HP

Tel: 03457 556 557  
Lines are open 9 am to 5:00 pm,  
Monday to Friday

11<sup>th</sup> of September 2023

OUR REFERENCE: 81067121

Dear Mrs Ballantyne

## WE NEED YOU TO THINK CAREFULLY ABOUT YOUR REQUEST TO TRANSFER YOUR PENSION



- You've asked us to transfer your pension and you could be at risk of a pension scam.
- We need you to read this letter and the enclosed leaflets carefully and then decide if you'd still like to go ahead with your transfer request.
- If you return the information and evidence we'll check to see if we can go ahead with your transfer request.

*RC?*

You've asked us to transfer your pension to DC Administration Limited and your pension could be at risk of a pension scam. We need to make you aware of the risks of potential pension scams when transferring your pension, and get some more information and evidence from you if you decide to proceed with the transfer. Please read this letter, the important information and enclosed leaflet carefully, and then decide if you'd still like to go ahead with your transfer request.

### WHAT YOU NEED TO DO

- Read the information in this letter, the important information and the enclosed leaflet.
- If you decide you don't want to go ahead or change your mind about the pension scheme you'd like to transfer to, call us to let us know.
- If you do want to go ahead, please sign and complete the enclosed Transfer request – information form and send it to us by 16<sup>th</sup> of September 2023 along with any other supporting evidence the form asks you for. You should do this yourself. If your financial adviser completes the form for you, or sends us any evidence, we can't accept it. *\* ?*
- Once we've received everything we need, we'll let you know what will happen next. Depending on what you tell us, we may need to write to HM Revenue and Customs (HMRC), ask you to speak with the safeguarding team at MoneyHelper, the government's free impartial guidance service, or we may not be able to transfer your pension.

We've provided you with more information about pension transfer rules and what might happen next over the page, and enclosed additional information about pension scams and how they might impact you.

## **YOUR CURRENT PENSION PLAN**

Your pension will stay invested in the funds you've chosen until we get all the information we need, and if we decide your transfer can proceed. This means that the value of your pension plan will continue to fluctuate, in line with price changes of the funds you're invested in. The value can go up or down.

## **YOUR PENSION TRANSFER MAY NOT GO AHEAD**

To transfer your pension, we'll need to check whether it meets one of two statutory conditions. If neither of those conditions are met, then you may lose the right to transfer (you can find more information about the conditions below).

There are some pensions where, even if the statutory conditions are not met, you'll still have the right to transfer. We'll let you know if this applies to you. There are also very limited circumstances where we may allow a transfer to go ahead, where the statutory conditions aren't met and there is no right to transfer. This would be at our discretion.

## **CONDITIONS TO TRANSFER**

There are two statutory conditions we assess your transfer request against - one of these needs to be met. The conditions are:

1. The pension scheme you want to transfer to is - a Master Trust scheme, or a Collective Money Purchase scheme authorised by the Pensions Regulator; or a Public Service Pension scheme (for example, a pension scheme for teachers or the police).

Or if the pension scheme isn't one of those;

2. When we check for signs of a pension scam - either we don't identify the presence of any warning flags (there's more information about warning flags below), or we find warning flags, but you have provided evidence that you've taken pension scams guidance from MoneyHelper, a free and impartial service.

These statutory conditions are set under the Pension Schemes Act 1993. You can find more general information about pension transfers by visiting [www.gov.uk/transferring-your-pension](http://www.gov.uk/transferring-your-pension)

### **What are warning flags?**

What we'll class as either an Amber or Red Flag is set out under the Pension Schemes Act 1993. We use these flags to assess your request against.

If there are one or more Amber Flags, we'll ask you to take pension scams guidance from MoneyHelper and send us evidence of that. If there are any Red Flags, you'll lose your statutory right to transfer.



## WHAT COULD HAPPEN NEXT

If you tell us you'd like to go ahead with your transfer, there are some extra checks we might need to do:

- We may ask you to make a safeguarding appointment with MoneyHelper for free guidance specific to pension transfer scams, and provide us with evidence that you've spoken with them.
- We may contact HMRC to check the receiving pension scheme is registered with them. It can take time to receive this information.
- If the transfer is to a pension scheme based overseas, we'll check to see if it's a Qualifying Recognized Overseas Pension Scheme (QROPS). HMRC rules set out whether a pension is a QROPS.
- We'll check whether you have a legal right to transfer your pension.
- We might ask you to sign a transfer indemnity, confirming you've understood the full implications of going ahead with your transfer.

Once we've completed our checks, we'll be able to confirm whether we can go ahead with your transfer. We'll keep you updated by writing to you regularly.

## ADVICE AND GUIDANCE

If you'd like to talk about your pension with a financial adviser or would like to find an adviser near you, you can get information at [www.unbiased.co.uk](http://www.unbiased.co.uk) or you can call 0800 023 6868. Advisers usually charge for advice.

## IF YOU WANT TO CONTACT US

If you have any questions or need more information you can email us at the address given above, or call us. Please have your plan number to hand if you call. Sending emails isn't secure, so there is a risk your personal information could be intercepted before it reaches us.

Yours sincerely

*Jacqueline Goncalves*

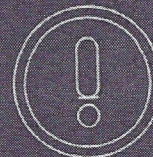
Scottish Widows

Call our team on 03457 556 557

Lines are open 9am to 5pm, Monday to Friday



# 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](http://www.fca.org.uk)
- Report to Action Fraud  
on 0300 123 2040 or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- If you're in the middle of a transfer, contact your provider immediately and then get in touch with [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)



# Four simple steps to protect yourself from pension scams

## 1 Reject unexpected offers

1

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.\*

## 2 Check who you're dealing with

2

Check the Financial Services Register (<https://www.register.fca.org.uk/s/>) to make sure that anyone offering you advice or other financial services is FCA-authorised.

If you don't use an FCA-authorised firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice.

Beware of fraudsters pretending to be from a firm authorised by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

## 3 Don't be rushed or pressured

3

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

## 4 Get impartial information and advice

4

MoneyHelper ([www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)) – Provides free independent and impartial information and guidance.

Pension Wise, is a service from MoneyHelper, backed by government ([www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise)) – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options.

Financial advisers – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.

[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)

\*FCA Financial Lives

**FCA** FINANCIAL  
CONDUCT  
AUTHORITY



# YOUR TRANSFER REQUEST

## Information Form



You should complete this form in full if, after reading our letter and the enclosed leaflets, you decide you'd like to go ahead with your transfer request.

We want to help you make an informed decision about your pension transfer request, as you could be at risk of a pension scam. To help protect you, we've increased our checks and take extra precautions when dealing with pension transfers. This form will support you and help us get more information on the scheme you're transferring to.

Please return this form, and any other evidence we need, to the address on the front page of our letter. Complete and return these yourself. We can't accept the form, and any evidence, if a third party sends it (for example, your financial adviser). There are limited circumstances where we may accept documents from a third party (for example, from a representative named in a Power of Attorney). If you need more information, please call us.

### What Happens Next

We'll review your form and any evidence you send us and let you know what will happen next. We might need to carry out some extra checks, which you can read about in your letter.

Depending on what you tell us we may need to write to HMRC and/or ask you to speak with the safeguarding team at MoneyHelper, the Government's free guidance service. We may not be able to go ahead with the transfer if it doesn't meet one of two statutory conditions set out under the Pension Schemes Act 1993. There's more information about these in your letter.

### We're Here To Help

If you've changed your mind and want to cancel the transfer, or you want to transfer to a different pension scheme than the one you told us about, please call us. You can also contact us if you have any questions or are unsure about anything.

Your Plan number:

81067121

Your name:

NICOLE BALLANTYNE

Your signature:

*Nicole Ballantyne*

Date:

18.9.23



Tick this box to confirm that you would like us to consider your transfer request.

**SCOTTISH WIDOWS**





## WHAT YOU NEED TO COMPLETE

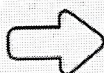
You'll need to complete this form in full, unless stated otherwise. To make sure you've filled in all the sections required and understand the documents you'll need to provide, you can use this checklist.

There are eight sections to work your way through

☐

### Section 1 – Your decision

You'll explain why you're transferring and confirm that you understand the risks involved.

☐

### Section 2 – Starting the transfer process

This is to let us know more about your relationship with your possible new provider.

☐

### Section 3 – Background to the transfer request

Tell us about your new provider, any promises they've made and what has happened so far.

☐

### Section 4 – Pension investments and charges

Do you understand the investments available in the scheme, along with any charges?

☐

### Section 5 – Information about the scheme you'd like to transfer to

Give us more information about the type of scheme you are transferring to. Please only answer the questions applicable to your new scheme.

☐

### Section 6 – Documents we need to see as evidence

This highlights the evidence you'll need to send us as part of your transfer application. These will need to be returned along with this completed form.

☐

### Section 7 – Certifying documents

Information on how and where you could get your documents certified.

☐

### Section 8 – Final checklist

A final checklist to help you make sure you've completed the form and have enclosed any documents we've asked for.





## YOUR PENSION TRANSFER REQUEST

You should do your own checks, so you're satisfied that the transfer you want to do is appropriate for you and your pension. The questions on this form should help you think about your decision to transfer.

**Before returning this form please think about:**

- What you know about the proposed investments for your new scheme.
- Whether you fully understand the risks involved.
- How quickly you could access these funds if you decided to take your retirement benefits, or transfer them again.
- Whether your financial adviser, or the business you're dealing with, is regulated with the FCA and authorised to give advice on pension transfers and/or investments. You can check the Financial Services Register at [www.fca.org.uk/consumers/finding-adviser](http://www.fca.org.uk/consumers/finding-adviser)

**If you'd like to transfer overseas please think about:**

- If you know why you're transferring overseas instead of staying in the UK. For example, is the scheme based in the country where you normally live? Is it run by your employer?
- How pension schemes are run in the country you want to transfer to, and any additional risks that could be linked to being invested overseas.

For more information on overseas pension schemes you can visit [www.gov.uk/government/collections/overseas-pension-schemes](http://www.gov.uk/government/collections/overseas-pension-schemes)

1

### YOUR DECISION

You must answer all questions in this section

1. What do you want to achieve through this transfer that you cannot achieve in your Scottish Widows plan?

I want to lend money to my property company to invest in commercial property. I've set up a SSAS for this.

- a) Are you combining multiple pensions into one pension plan?

Yes ☒ No ☐

If yes, what is the total combined value?

~£500K

- b) Please tell us more about how you have made the decision to transfer. For example, this may include:

- How have you checked that you fully understand the risks involved?
- Have you been offered a wide range of investments?

I've only researched SSAS. It allows me freedom to utilize the capital for property development.

- c) Has an authorised financial services provider determined that, under FCA regulations, you are considered a:

- certified sophisticated investor
- self-certified sophisticated investor
- high-net-worth investor

Yes ☐ No ☒  
Yes ☒ No ☒  
Yes ☐ No ☒

If yes to any of these, please send us a copy of a valid investor statement to evidence your selection.



## 2

## STARTING THE TRANSFER PROCESS

You must answer all questions in this section

## 2. Were you approached about transferring your pension?

Yes ☐ No ☒

For example, you could have been approached by letter, email, text message or social media (e.g. Facebook, LinkedIn).

If yes

a) How were you first contacted (e.g. Facebook, LinkedIn)? b) Did you give prior consent for them to contact you, for example, through an online contact form? Yes ☐ No ☐

c) Who contacted you? Can you tell us:

Their name: 

The name and address of the company they work for:

d) Did you know, or have any business relationship with them previously?

Yes ☐ No ☐

If yes, please explain how you knew them:

e) Is this person/company associated with your current pension scheme (e.g. your employer)?

Yes ☐ No ☐

f) Were any of the following terms mentioned?

Yes ☐ No ☐

- A free pension review
- Early access to your money before the minimum retirement age (currently 55, increasing to 57 from 6<sup>th</sup> April 2028)
- A cash loan until you reach retirement age
- A tax-free lump sum higher than 25% of your pension
- Your relatives would lose your pension fund in the event of your death if you stayed in your current pension

Yes ☐ No ☐Yes ☐ No ☐Yes ☐ No ☐Yes ☐ No ☐

If no

g) How did you find out about the pension scheme you'd like to transfer to (e.g. an advert in a magazine or newspaper, or a property networking event and, if so, who presented at these events)?

I asked my financial adviser to recommend someone

3

## BACKGROUND TO THE TRANSFER REQUEST

You must answer all questions in this section

3. What type of pension scheme are you requesting to transfer to? (for example, a personal pension)

If you don't know the answer to this question, please send us copies of any documents you've received from the pension scheme.

I am transferring to my SSAS.

4. What have you been told about receiving a cash payment, bonus, commission or loan as a result of transferring your benefits?

NONE & I want be.

5. What have you been told about the consequences of accessing any part of your pension fund before the current minimum retirement age of 55 (other than on grounds of ill-health)?

NONE & I want be.

6. What promises have you been given about any specific or guaranteed rates of return that your transferred pension fund will achieve in the receiving pension scheme?

NONE

7. Were you told that you could take advantage of a loophole, a 'time-limited' offer or receive a higher tax-free lump sum as a result of transferring?

Yes ☐ No ☒

8. Have you been speaking with a financial adviser, or an adviser who works for a company?

Yes ☒ No ☐

If yes, please let us know the following details:

- a) Adviser's name

Company they work for (if applicable)

Their FCA registration number

Website (if applicable)

Business address

Daniel Greives.  
Harvest Associates  
629749.  
www.harvestassociates.co.uk  
9 Midland Way, Barlborough Int.  
Barlborough S43 4XA



### 3

## BACKGROUND TO THE TRANSFER REQUEST

You must answer all questions in this section

Have they provided pension transfer advice?

Yes ☒ No ☐

Have they provided investment advice?

Yes ☐ No ☒

b) Are they authorised to give financial and pension transfer advice in the UK?

Yes ☒ No ☐

You can check that a financial adviser or business is regulated with the FCA, and are authorised to give pension advice, by checking the Financial Services Register at [www.fca.org.uk/consumers/finding-adviser](http://www.fca.org.uk/consumers/finding-adviser).

c) Are they authorised to give financial and pension transfer advice overseas?

Yes ☐ No ☒

If the adviser is registered outside the UK, please provide the country they're registered in and the relevant registration number.

Country they're registered in

Relevant registration number

9. Did your adviser direct you to the FCA ScamSmart website?  
[www.fca.org.uk/scamsmart/how-avoid-pension-scams](http://www.fca.org.uk/scamsmart/how-avoid-pension-scams)

Yes ☒ No ☐

10. Is the adviser you're speaking with registered outside of the UK?

Yes ☐ No ☒

If yes, please confirm:

a) Who has registered them to provide you with financial or pension transfer advice?

b) What was your previous relationship with them?

c) Have they provided pension transfer advice?

Yes ☐ No ☐

d) Have they provided investment advice?

Yes ☐ No ☐

11. Did you receive a formal advice or Suitability Report which is specific to you and your circumstances and covers your attitude to risk and the investments that will be made on your behalf?

Yes ☒ No ☐

12. Has your adviser warned against this transfer?

Yes ☐ No ☒

If yes, can you explain why you wish to proceed against that advice?

13. If you've not had any financial advice from a regulated financial adviser, please tell us your reasons for wanting to go ahead with this transfer without advice?



## 3

## BACKGROUND TO THE TRANSFER REQUEST

You must answer all questions in this section

14. Have you received promotional material or information about the scheme you want to transfer to? Yes ☒ No ☐

For example, an investment or product guide, or documents received from attending a seminar or networking event.

If yes, please send us copies.

Is MY SSAS?

15. Have you received any official documentation during the transfer process?

Yes ☐ No ☒

For example, Key Features or Illustration.

If yes, please send us copies.

If no, how have you received information (e.g. by telephone)? In this box, please also confirm what you have received.

16. Has a courier been sent to your home to collect signed documents?

Yes ☐ No ☒

If yes, please give full details of the number of times, and the reasons, a courier was sent to your home during the transfer process:

17. Have you been, or do you feel that you've been, pressured by anyone to make a quick decision about transferring your pension?

Yes ☐ No ☒

For example, repeat phone calls, texts and emails

If yes, please give us full details:

18. Have any transfer requests for other pension plans to the scheme you'd like to transfer to been refused? You may have these with other providers or administrators.

Yes ☐ No ☒

If yes, please confirm which providers or administrators refused to make the transfer or transfers and the reason for their refusal:



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## PENSION INVESTMENTS AND CHARGES

You must answer all questions in this section

19. Have you been given information about the type and range of investments available in the scheme?

Yes ☒ No ☐

If yes, please confirm the options available:

SSAS benefits are well documented?

20. Will you be invested overseas?

Yes ☐ No ☒

If yes, please confirm the details. You should include the providers of the overseas investment, the country or countries they are based in and the country or countries you'll be investing in.

21. Will your investment have a set growth rate or a growth rate that is expected to be over 8% per year?

Yes ☐ No ☒

If yes, please confirm the details:

22. When the transfer payment is made, will the payment be held in a cash account?

Yes ☒ No ☐

23. Do any of the investment scams included on the FCA warning list at [www.fca.org.uk/scamsmart/types-investment-and-pension-scams](http://www.fca.org.uk/scamsmart/types-investment-and-pension-scams) sound like the type of investments you have been offered?

Yes ☐ No ☒

If yes, please let us know which types:

24. How will the transfer payment be invested?

Once in my SSAS, I will be investing it myself.



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## PENSION INVESTMENTS AND CHARGES

You must answer all questions in this section

25. Will any of your transfer payment be used to purchase an offshore investment bond?

Yes ☐ No ☒

If yes, please confirm the providers of the offshore bond and the country or countries they are based in.

You can read more about this by visiting [www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-self-invested-personal-pensions](http://www.fca.org.uk/news/news-stories/transferring-switching-uk-pensions-international-self-invested-personal-pensions)

26. Will there be any investments based in the United Kingdom (UK)?

Yes ☒ No ☐

If yes, are all of the UK investments regulated by the Financial Conduct Authority (FCA)?

Yes ☒ No ☐

27. Do you have a separate investment company to manage your investments?

Yes ☒ No ☐

If yes, please confirm:

- The company name
- What country that company is based in
- Their business address
- Are they authorised by the FCA?

*London Finance Trust*

Yes ☐ No ☐

28. Will any of your investments have an exit penalty if you wish to access or transfer the investments within an agreed period of time?

Yes ☐ No ☒

For example, within five or ten years.

If yes, please confirm the details of this penalty:

29. Do you know what the costs and charges are for your new arrangement?

Yes ☒ No ☐

- fees applied to a transfer
- fees to join the investment
- charges applied to your investments, whilst they are invested (this can be a fixed fee or a percentage of the total sum invested)
- other extra charges that may apply to your investments

£

£

£

£

30. Has your scheme provider given you details of all the charges which will be made within the pension, including in relation to any offshore bonds and underlying investments?

Yes ☒ No ☐

31. Are you aware of how the fees you will be charged compare with the fees that apply under our current pension arrangement?

Yes ☒ No ☐

32. Have you been given any information about the investments, rates or return or fee structure in writing?

Yes ☒ No ☐



## 5

## INFORMATION ABOUT THE SCHEME YOU'D LIKE TO TRANSFER TO

Please only answer the relevant questions in this section involving the type of pension scheme you would like to transfer to.

If you would like to transfer to:

- a contract-based/personal pension scheme/Self Invested Personal Pension (SIPP), please skip to question 33.
- an Occupational Pension Scheme, which is not also a Small Self-Administered Scheme (SSAS), please skip to question 34.
- a Small Self-Administered Scheme (SSAS), please skip to question 35.
- a Qualifying Recognised Overseas Pension Scheme (QROPS), please skip to question 36.

33. Is the scheme you want to transfer to a contract-based/personal pension scheme/  
Self Invested Personal Pension (SIPP)?

Yes ☐ No ☐

If yes, answer the question below.

a) What is the scheme provider's Financial Conduct Authority (FCA) registration number?

You can find this on their letterhead. It will be at least an eight digit number.

34. Is the scheme you want to transfer to an Occupational Pension Scheme?

Yes ☐ No ☐

If yes, answer the questions below.

a) Is your employer (the employer who set up the scheme) actively trading?

Yes ☐ No ☐

b) How many members are in the schemes? If two or more members, please send us a copy of  
The Pension Regulator (TPR) registration evidence.

c) What is the name and address of your employer?

d) Is your employer going to make contributions to the scheme you want to transfer to?

Yes ☐ No ☐

e) Who are the trustees of the receiving scheme? Please confirm the full name of all trustees, include yourself if you  
are a trustee.

- If there are professional trustees, please confirm their Information Commissioner's Office (ICO) registration number.
- If the professional trustees are not listed with the ICO, please let us know the reason for this.



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## INFORMATION ABOUT THE SCHEME YOU'D LIKE TO TRANSFER TO

- f) What is the name of the individual or company providing day-to-day administration services for the scheme you want to transfer to? If you don't know, please tell us the names of the individuals or companies you've had information from since you requested to transfer.

35. Is the scheme you want to transfer to a Small Self-Administered Scheme (SSAS)?

Yes ☒ No ☐

If yes, answer the questions below.

- a) Have you been asked to set up your own company in order to make this transfer?

Yes ☐ No ☒

If yes, can you provide more details about this company and your role in it?

- b) How many members are in the scheme? If there are two or more members, please send us a copy of The Pension Regulator (TPR) registration evidence.

\* TWO - me & my husband - Mr Darren O'Brien.

- c) What is the name and address of the company you've established the SSAS through?

Joden Property Ltd  
Old Corn Mill, Clough Lane, Oakworth. BD22 7HP.

- d) Is the company actively trading?

Yes ☒ No ☐

- e) Who are the trustees of the receiving scheme? Please confirm the full name of all trustees, include yourself if you are a trustee.

- If there are professional trustees, please confirm their Information Commissioner's Office (ICO) registration number.
- If the professional trustees are not listed with the ICO, please let us know the reason for this.

Nicole Ballantyne + Darren O'Brien  
of Old Corn Mill, Clough Lane, Oakworth.  
BD22 7HP



5

## INFORMATION ABOUT THE SCHEME YOU'D LIKE TO TRANSFER TO

- f) What is the name of the individual or company providing day-to-day administration services for the scheme you want to transfer to? If you don't know please tell us the names of the individuals or companies you've had information from since you requested to transfer.

*Retirement Capital*

- g) Is the company setting up the scheme going to make contributions to the scheme you want to transfer to?

Yes ☒ No ☐

36. Is the scheme you want to transfer to a Qualifying Recognised Overseas Pension Scheme (QROPS) Yes ☐ No ☒

If yes, answer the questions below.

- a) Are you resident in the same country, or territory, as the QROPS you are requesting to transfer to? Yes ☐ No ☐

- b) If no, do you reside in or intend to move to that country? Yes ☐ No ☐

- c) What is the name of the individual or company providing day-to-day administration services for the receiving scheme? If you don't know, please tell us the names of the individuals or companies you've had information from since you requested to transfer.

- d) Which country are they based in?

- e) What is their address?

- f) Is your employer going to make contributions to the receiving scheme?



# 6

## DOCUMENTS WE NEED TO SEE AS EVIDENCE

If the scheme you want to transfer to is a:

- Qualifying Recognised Overseas Pension Scheme (QROPS) ..... List 1
- Qualifying Recognised Overseas Pension Scheme (QROPS)  
which is also linked to your employment ..... List 1 and 2
- Occupational Pension Scheme (OPS) ..... List 2
- \* Small Self-Administered Scheme (SSAS) ..... List 2

Please send us the evidence required from the appropriate list or lists.

### LIST 1

#### We need to see:

- a copy of your formal residency documentation in the country or territory concerned;
- plus at least two documents that confirm:
  - you are resident in the same country or territory where the QROPS is established (for example, bank account or credit card statements, utility bills, insurance documents, your driver's licence, evidence of paying tax, registration with a doctor)

Any documents which aren't in English must include certified translations.

### LIST 2

#### We need a letter from your employer that confirms:

- the employer is a sponsoring employer of the receiving pension scheme, and the receiving pension scheme is being used to provide pension benefits to their employees;
- you are employed by them;
- the start date of your employment (this should be continuous employment);
- confirmation that the contributions shown in the schedule of contributions have been paid, and the dates of those payments.

We also need to see copies of all of the following documents:

- a schedule of contributions, or payment schedule, which shows:
  - separate entries for the pension contributions paid to the receiving scheme for the last three months (excluding additional voluntary contributions). These may have been paid by, or on behalf of, you and your employer, or your employer only;
  - the dates those contributions were due to be paid.
- payslips, or other evidence of your pay in writing (for example, a P60, company dividends certificate or a letter from your accountant detailing your income). This should show the amounts paid to you for the last three months;
  - If you're not in receipt of earnings from the sponsoring employer (of the receiving scheme), please send us evidence of earnings from an alternative source.
- personal bank or a building society statements, or a building society passbook, that shows your pay for the last three months.
- a copy of the scheme rules and the trust deed, including any subsequent deeds (e.g. amendments, appointments). You can get copies of those documents from the scheme administrator.



## 7

## CERTIFYING DOCUMENTS

If you're a UK national or resident, you can get documents certified at any Lloyds Bank, Halifax or Bank of Scotland branch free of charge. If you visit one of our branches, please take our letter and form asking for certification of your documents with you.

You can also get your documents certified by a:

- UK Solicitor
- UK employee of a bank or other regulated financial institution
- Financial Conduct Authority (FCA) regulated financial adviser or broker or any of the adviser's employees
- Certified or Chartered Accountant



If you've decided you'd like to transfer please make sure you've answered every question on this form in full. Then sign the front of the form, ticking the box to confirm you'd like to go ahead.

You can return this form, along with any other evidence we need, to the address on the front page of our letter.

We won't continue to consider your transfer request until we receive this form and any additional evidence we've asked for. This form and the information/evidence we've asked for must be returned to us yourself.



## 8

## FINAL CHECKLIST

Please use the final checklist below to make sure you're sending everything we need to review your transfer request.

- ☒ Fully completed Transfer Information Form
- ☒ A fully completed, signed and dated 'page 1'
- ☒ Copies of:
  - Any promotional material or information
  - Any official documentation you've been given or sent
  - The Pension Regulator (TPR) registration
- ☒ All documents that we've asked for from List 1 and List 2 in section 6. If you're unsure or have any questions about what documents we need from List 1 and 2, please call us before returning this form and evidence.

Please use the space below to write out which documents from List 1 and List 2 you're including.

I believe all of this information  
has been sent to you by email  
by retirement capital who are  
managing the process at my  
request.



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