talbotandmuir

Transfer In Form

Use this form to make additional transfers in to your existing Self-Invested Personal Pensions (SIPP).

We are only able to accept a pension transfer payment if this has been recommended by an FCA regulated financial adviser.

1 Personal Details

Existing plan reference number:

Title:

Surname:

Forename/s (in full):

Marital Status:

Spouse's/partner's date of birth:

Permanent residential address:

Post code:

Date moved to this address:

If you have lived there for less than three years, please provide your previous permanent residential address:

Contact Numbers: Home:

Office:

Mobile:

Email address:

Guidance Notes

Please note: work or 'care of' addresses contravene HM Revenue & Customs requirements)

This information must be completed fully and will be used to perform an electronic identity check for anti-money laundering purposes. We will never perform a credit check in the course of processing your application.

2 MoneyHelper Guidance

Are you aged 50 or over and intending to take any retirement benefits within 3 months of transferring funds? ☐ Yes ☐ No

Are you transferring in crystallised funds that are already in drawdown? ☐ Yes ☐ No

Are you transferring crystallised funds and switching these from capped drawdown to flexi-access drawdown? ☐ Yes ☐ No talbotandmuir

Please tick ***one*** of the following:

Option A ☐ **I will book a free appointment with MoneyHelper myself.**
Please go to option A below. Please note that we cannot proceed with your payment request until we have confirmed with you that you have attended your MoneyHelper appointment.

Option B ☐ **I would like Talbot and Muir to book a free appointment with MoneyHelper on my behalf.**
Please go to option B below. Please note that we cannot proceed with your request until we have confirmed with you that you have attended your MoneyHelper appointment.

Option C ☐ **I wish to opt out because I have already received advice from regulated financial adviser.**
Please go to option C below.

Option D ☐ **I wish to opt out because I have already received guidance from MoneyHelper.**
Please go to option D below.

Option E ☐ **I wish to opt out without receiving guidance from MoneyHelper or advice from a regulated financial adviser.**
Please go to section 3.

Options A If you have chosen to book an appointment with MoneyHelper, please go to www.moneyhelper.org.uk. Alternatively, you can telephone MoneyHelper on 0800 138 3944. Please note that we cannot proceed with your drawdown request until we have confirmed with you that you have received regulated financial advice, or guidance from MoneyHelper.

Please confirm the date of the appointment with MoneyHelper below.

Date		**Time**	

We will contact you after the date of your appointment to check you have attended the appointment and received guidance.

Option B Please confirm some suitable dates and times below to enable Talbot and Muir to book your free MoneyHelper appointment. Alternatively, if you wish for us to telephone you to discuss a suitable appointment time, please confirm below.

Please provide preferred date and time with MoneyHelper below.

Preferred Date 1		**Time**	
Preferred Date 2		**Time**	
Preferred Date 3		**Time**	

Please confirm your email address:

MoneyHelper will send you confirmation of your appointment by email.

Please confirm the phone number you wish MoneyHelper to call you on:

Please provide us with Memorable Word.

A MoneyHelper pension specialist will repeat this word when so you will know it is them when they call you.

Please provide details if you require to help you access an appointment eg. accessibility adjustments

A MoneyHelper may contact you for details of your specific needs.

Please confirm if you consent to MoneyHelper sharing your contact details with their trusted research partner. Ipsos MORI may contact you to ask if you would like to provide feedback and you can decide then if you want to take part.

☐ Yes ☐ No

Talbot and Muir will send you confirmation with details of your appointment, if we book this for you. We will also contact you after the date of your appointment to check you have attended the appointment and received guidance.

Option C If you have already received advice from a regulated financial adviser, please provide details below of who gave you advice below.

Name of authorised individual:

Full name of regulated organisation:

Financial Services Register FCA Reference number for organisation:

Financial Services Register FCA Reference number for individual:

Date you received advice:

Option D If you have already received guidance from MoneyHelper, please confirm your booking reference and date of your appointment.

Booking Reference:

Date of appointment:

Please note: If you have selected options B, C, D or E, you may still benefit from receiving guidance, if your personal circumstances or the value of your pension fund has changed significantly.

3 Details of Transferring Schemes

Please complete the following details in relation to each transferring scheme:

Company/Scheme name:

Policy number(s)/Scheme Reference:

Type of Scheme, (tick one):

☐ Personal Pension ☐ Defined contribution occupational

☐ Defined benefit occupation ☐ Section 32 buyout

☐ Other

If 'Other', please completed details:

Are there any Safeguarded Benefits? ☐ Yes ☐ No

Does this comprise of the full plan value? ☐ Yes ☐ No

Do you intend to transfer this plan in-specie? ☐ Yes ☐ No

Transfer value (or estimate):

Does this transfer have protected pension age? ☐ Yes ☐ No

Are the funds crystallised? ☐ Yes ☐ No

Company/Scheme name:

Policy number(s)/Scheme Reference:

Type of Scheme, (tick one):

☐ Personal Pension ☐ Defined contribution occupational

☐ Defined benefit occupation ☐ Section 32 buyout

☐ Other

If 'Other', please completed details:

Are there any Safeguarded Benefits? ☐ Yes ☐ No

Does this comprise of the full plan value? ☐ Yes ☐ No

Do you intend to transfer this plan in-specie? ☐ Yes ☐ No

Transfer value (or estimate):

Does this transfer have protected pension age? ☐ Yes ☐ No

Are the funds crystallised? ☐ Yes ☐ No

Please confirm here the date you first accessed benefits "flexibly". This would include taking income from a Flexi-Access Drawdown or taking an Uncrystallised Funds Pension Lump Sum for example. You **must** inform us if you do this with another provider and are still making contributions.

Guidance Notes

Where possible we will complete the transfer using the Origo Transfer Service, if the transferring scheme doesn't subscribe to this service, please provide us with the transfer discharge forms for each transferring scheme. If required, a copy of the forms will be available from the current administrators of each scheme. As the scheme member you may be required to complete the discharge forms in part, before the forms are completed by us as the administrator of the receiving scheme. Please check that you have completed the discharge forms where necessary before sending them to us.

We may be able to contact current pension administrators to arrange for transfer discharge forms to be sent to you, but depending on the preference of the current administrators we may require your written authority to do so.

If you taking benefit from the scheme then please advise if you have taken benefits from all (fully) or some (partially) of the scheme. If you haven't taken benefits then please tick, No.

In-specie transfers are where assets are transferred rather than cash and are subject to the assets being pre-approved by Talbot and Muir, please contact Advisor Support for details. We will require paper forms for in-specie transfers.

If these boxes are left blank we will assume the answer is no.

By accessing your benefits "flexibly" your annual allowance will be limited to £10,000 for money purchase contributions in total each year, thereafter.

If you are making additional transfers in, please complete our SIPP Additional Transfer Form.

4 Investments Intentions

Please provide separate details of any investment instructions, and if necessary the appropriate application forms. Pending receipt of these instructions any funds received will be held in the pension scheme's designated current account.

We reserve the right to refuse to place an investment we feel will contravene HMRC rules for investment regulated pension schemes, or which would otherwise contravene the firm's Investment Policy. If in doubt as to whether a particular investment is allowable please seek approval from us.

5 Financial Adviser Section

By completing and signing the below I confirm that I have advised the client as to the suitability of any transfers into this SIPP.

Name of adviser:

Name of adviser firm:

Address:

Postcode:

Company FCA Reference Number:

Adviser Signature:

Date:

Email address:

Is your adviser to receive remuneration in the form of payments deducted from your pension scheme designated current account? ☐ Yes ☐ No

If **Yes,** please complete the following:

Initial adviser charge

Is an adviser charge to be paid? ☐ Yes ☐ No

If Yes, please choose ONE of the following: ☐ Fixed Amount £ ☐ Fund Based %

If the adviser charge is to be FUND BASED, please state how the amount should be calculated and based on: ☐ Value on contributions only ☐ Value of transfers only ☐ Value of both contributions and transfers ☐ Other

If other, (please specify):

Is an initial adviser charge subject to VAT? ☐ Yes ☐ No

Ongoing adviser charge (If requested this will be paid in line with the annual valuation produced on the scheme)

Is an ongoing charge to be paid? ☐ Yes ☐ No

If Yes, please choose ONE of the following: ☐ Fixed Amount £ per annum
☐ Fund based % per annum

Frequency of payments required: ☐ Monthly in arrears ☐ Annually in arrears

Other (please specify):

Any additional instructions:

Is the adviser charge subject to VAT? ☐ Yes ☐ No

VAT

Under VAT general principles, fees or commission for advice only services are always taxable. Remuneration for an intermediary service may benefit from VAT exemption if the adviser acts as an intermediary by bringing parties to an exempt financial service – as confirmed in the HMRC 6 steps advice process.

6 Cancellation Rights

You can cancel a transfer payment into your SIPP within 30 days of us receiving your transfer payment.

During the 30 day period, your money will be invested as instructed by you and your adviser. If you decide to cancel the transfer, we will return the transfer payment, less any fall in the investments market value. We will try to return the transfer payment to the pension provider which it came from. However, the provider does not have to accept the transfer back. If this happens, we will arrange for the transfer to be sent to another pension provider of your choice.

7 Declarations

I declare that I will provide such information as is required by the Scheme Administrator from time to time. Such information will be provided within the time frames and in the form specified by the Scheme Administrator. Furthermore, I declare that I will keep the Scheme Administrator informed of any enhanced lump sum allowance or protection entitlement, I intend to rely on prior to the occurrence of any relevant benefit crystallisation event.

I hereby confirm that I have read and understood the Privacy Notice and that I understand that Talbot and Muir and the corporate trustee will obtain, record, process and hold my information and other such personal data as may be required to administer my Talbot and Muir SIPP in accordance with General Data Protection Regulation (GDPR). **Personal data we collect from you or that you have provided to us, will be processed in accordance with our Privacy Notice https://www.talbotmuir.co.uk/privacy-notice**

I also understand that Talbot and Muir may disclose to a third party such information about me as may be required by that third party to enable them to trace my whereabouts in the future should they be unable to do so and require their assistance.

A MoneyHelper may contact you for details of your specific needs.

☐ I declare that to the best of my knowledge and belief the statements made in all sections of this form (whether in my handwriting or not) are correct and complete. I understand that you may undertake a search with a reference agency for the purposes of verifying my identity, age, and bank account where applicable. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search.

☐ Where applicable, I authorise Talbot and Muir to provide the details in section 2 to MoneyHelper.

Declarations to the Administrator of the transferring scheme(s)

- I authorise and instruct you to transfer funds from the plan(s) as listed in section 2 of this application form directly to Talbot and Muir. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.

- I authorise you to release all necessary information to Talbot and Muir to enable the transfer of funds to Talbot and Muir.

- I authorise you to obtain from and release to the financial adviser named in this application any additional information that may be required to enable the transfer of funds.

- If an employer is paying contributions to any of the plans as listed in section 3 of this application form, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

- Until this application is accepted and complete, Talbot and Muir's responsibility is limited to the return of the total payment(s) to the Administrator(s) of the transferring scheme(s).

- Where the payment(s) made to Talbot and Muir represent(s) all of the funds under the plan(s) listed in section 3 of this application form, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.

- Where the payment(s) made to Talbot and Muir represent(s) part of the funds under the plan(s) listed in section 3 of this application form, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

Declarations to Talbot and Muir and the Administrator of the transferring scheme(s)

I promise to accept responsibility in respect of any claims, losses and expenses that Talbot and Muir and Administrator(s) of the transferring scheme(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

Declarations to Talbot and Muir

If I am transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the Money Purchase Annual Allowance (MPAA) from the date of my first flexi-access payment, or

If I have taken benefits from any pension arrangement, with the current or any other pension provider, in a way which means I am subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in section 3 of this application form.

I confirm that, to the best of my knowledge and belief, the details given on this Transfer Form and on the other documentation accompanying this application are correct and complete.

I acknowledge and accept the terms of the Member Agreement applicable to the Scheme, and hereby agree to abide by them at all times.

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please provide us with details of your needs so we can assess any reasonable adjustments that we can make for you.

The information you provide will help us assess your requirements and make any reasonable adjustments to improve how we work and communicate with you.

We will require your express consent to process this information, and to enable us to share this data with other third parties where appropriate, e.g. investment firms or advisers, to help us, and others to continue to meet your needs. Please could you kindly provide this below.

☐ I agree to my information being processed by Talbot and Muir Ltd, to include being shared and gathered between relevant third parties.

Please refer to our Privacy Notice, should you require further guidance on how we will collect use and protect your personal information. This can be found on our website www.talbotmuir.co.uk or please ask your adviser or us for a copy.

Your consent to share personal information is entirely voluntary and you may withdraw your consent at any time. Should you have any questions about this process, or wish to withdraw your consent please contact our Admin Department on 0115 841 5000 or via email at customer.support@talbotmuir.co.uk

Signed: Date:

Members name:

Office use only

Smartsearch check complete? ☐

Processed by: Date:

Checked by: Date:

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