

Transfer Out Warranty

Please complete this form to transfer from your Talbot and Muir Self Invested Personal Pension (SIPP) to another registered pension scheme.

Transfer fees are payable both for cash and in specie transfers. Please refer to the Schedule of Fees for your plan which is available on our website www.talbotmuir.co.uk or request it from us.

We strongly recommend that you seek advice from a financial adviser regulated by the Financial Conduct Authority (FCA) or take guidance from the Government's MoneyHelper service before proceeding.

Whilst we will action any disinvestment request immediately, we will not be able to make any payment until all the regulatory requirements have been met. This includes, if applicable, confirmation that you have taken advice, received guidance from MoneyHelper, or chosen to opt out.

You must check and satisfy yourself that your chosen new scheme will be able to accommodate and honour your protected pension retirement age, if you have one.

1 Personal Details

Existing plan reference number:	
Title:	
Surname:	
Forename/s (in full):	
Date of birth:	
National Insurance number:	

2 Advice

Are you transferring to enable you to access your pension? ☐ Yes ☐ No

Did you receive advice from an authorised financial adviser to transfer away from Talbot and Muir? ☐ Yes ☐ No

If you were advised to transfer out by an authorised financial adviser, please provide details of the adviser and firm below. This is the adviser that we will correspond with to arrange your transfer.

Name of adviser:	
Name of adviser firm:	
Address:	
Postcode:	
Company FCA Reference Number:	
Preferred contact number:	
Email address:	

3 Transfer Amount

Do you wish for the whole of your SIPP to be transferred to another provider? ☐ No, partial transfer
☐ Yes, full transfer

Please note: partial transfers of crystallised funds cannot be made. If a crystallised arrangement is to be transferred, that arrangement must be transferred in full.

If partial transfer, please state the value of the SIPP you wish to transfer: £

Please state how you wish the transfer to be paid: ☐ All cash
☐ All in-specie

Part cash (state amount): £

Part in-specie (state amount): £

For an in-specie transfer, please provide a full list of assets that you wish to transfer:

Please state reason for transfer:

4 Member Transfer Out Declaration

- I formally request a transfer to be made from the above plan(s) (less any outstanding fees) to the chosen receiving scheme.
- I understand that any cash elements of my transfer will be sent by BACS, unless I specifically request otherwise.
- I understand that all of the assets that make up my chosen transfer value will be disinvested and transferred as cash, except for those assets that cannot be sold or those that I have specifically nominated for a transfer in-specie, unless I have elected for my entire fund to be transferred in- specie.
- I understand that if I have elected for my fund to be transferred in-specie, it is my responsibility to check that the assets can be held by the chosen receiving investment firm and check whether they will carry out any share class conversions as part of the transfer.
- I agree that, should I require existing assets in my Talbot and Muir plan to be sold at a specific time or for a specific value, I will notify them using this form and will contact my investment manager to arrange the disinvestment myself.
- I understand that the ability to sell or transfer some assets, such as those held in fixed term bank accounts, may be limited and as a result the transfer of these assets may be delayed.

- I understand that the applicable investment transaction/transfer fees (whether payable to Talbot and Muir or to third parties) will be applied on any in specie transfers out of my Talbot and Muir plan. These will be paid from my fund without prior consultation with me or my adviser, unless I give prior instruction in writing to the contrary.
- I agree the transfer shall be sufficient to end any of my claims to pension benefits from the portion of the plan that is transferred.
- I understand that my transfer will only be completed if my chosen receiving scheme is capable of accepting the transfer and the receiving scheme provider has properly completed this form.
- I declare that to the best of my knowledge and belief, the statements made on this form and its attachments (whether in my handwriting or not) are correct and complete.
- I promise to take responsibility for any losses or expense that result from any untrue, misleading or inaccurate information that is given by me or on my behalf, on this form, or in respect of the transfer.
- If my Talbot and Muir plan is to be fully closed, I understand that if any further values are received by my SIPP after the transfer to my chosen receiving scheme has been made, these will be collected in a non-interest bearing account and transferred separately, after the initial transfer. I accept that, should such a payment be required, Talbot and Muir may take a charge from the value to be transferred to the receiving scheme.
- I authorise Talbot and Muir to request monies back from the receiving scheme, to cover any genuine costs that are incurred by my SIPP after my transfer out has been completed.

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:

5 Receiving Scheme Details

To be completed by the receiving scheme provider or administrator.

We require all of the following information, before the transfer out can be initiated. Note that the transfer will be delayed if all requirements are not met or the supporting enclosures are not sent.

We require a copy of the HMRC certificate confirming the receiving pension scheme's PSTR.

If you're registered as an Origo provider please submit your transfer request to enquiries@talbotmuir.co.uk

If you're not registered as an Origo provider then please complete this section and return the full warranty to us.

Company/Scheme name:	
Policy number(s)/Scheme Reference:	
Postcode:	

Is the receiving scheme a Qualifying Recognised Overseas Pension Scheme (QROPS)? ☐ Yes ☐ No

Is the receiving scheme capable of receiving funds that are designated to flexi-access drawdown? ☐ Yes ☐ No

Pension Scams

Please be wary of any unsolicited approach offering upfront cash incentives or loans from your pension. It is not possible to access pension funds until reaching normal minimum pension age (NMPA) in the UK (except in rare circumstances), and to do so is likely to result in serious tax consequences.

You should always look out for:

- a cold call, text message, email, website pop-up or someone coming to your door offering you a 'free pension review', 'one-off investment opportunity' or 'legal loophole'. Cold-calling is illegal, and is likely to be part of a scam, as legitimate companies do not search for new customers in this way.
- convincing marketing materials that promise you high returns on your investment. If it sounds too good to be true, it probably is.
- an overseas transfer of funds. Once your money has left the UK, it may be impossible to ever recover it.
- paperwork delivered to your door by courier that requires immediate signature. Never be pressured into signing anything quickly. No reputable company will force you into signing anything without giving you the chance to think about it.
- a proposal to put your money in a single investment. This is rarely a sound investment strategy. In most circumstances, advisers will suggest diversification of investments.
- a request that you transfer money quickly because of a narrow opportunity to invest. No reputable investment company would ask you to do this.
- for further information about how to avoid pension scams, please read the [The Pensions Regulator's Pension Scams leaflet](#) and visit their website at fca.org.uk/scamsmart for further information.

In order to comply with The Pension Scheme Act Section 95 (6za), please confirm the type of pension scheme below:

- | | | |
|--|------------------------------|-----------------------------|
| A public service pension scheme | ☐ Yes | ☐ No |
| A master trust | ☐ Yes | ☐ No |
| A collective defined contribution scheme | ☐ Yes | ☐ No |
| None of the above | ☐ Yes | ☐ No |

Receiving Scheme Type

- | | | |
|--|------------------------------|-----------------------------|
| Personal Pension | ☐ Yes | ☐ No |
| Insured or Occupational Scheme | ☐ Yes | ☐ No |
| Non-insured occupational and other schemes | ☐ Yes | ☐ No |

Receiving Scheme Trustee or Administrator

Name of pension provider/administrator:	
Address:	
Postcode:	
Telephone number:	
Email:	

Receiving Scheme Payment Details

Payments made to insured schemes will only be made to the provider/insurer.

Account name:	
Bank name and address:	
Sort code:	
Account number:	
Reference:	

Payments will be made by BACS. If alternative arrangement are required please speak to one of our administrators on 0115 841 5000.

In-Specie Transfers

If assets in the fund at Talbot and Muir are to be transferred in-specie, please provide details of the receiving Investment Manager.

Name of Investment Manager:	
Address for correspondence:	
Telephone number:	
Email address:	
Investment account number:	

6 Stronger Nudge

Please complete the relevant box below:

Risk Warnings and Nudge given and/or the member received advice or opted out of receiving guidance?	☐ Yes	☐ No
Risk Warnings and Nudge not given as the member is under age 50?	☐ Yes	☐ No
Risk Warnings and Nudge not given as member not accessing benefits	☐ Yes	☐ No
Risk Warnings and Nudge not given – other reason. Please explain below	☐ Yes	☐ No

Please explain here:

7 Receiving Scheme Declaration

- I confirm that the receiving scheme is a registered pension scheme, capable of receiving the transfer payment proposed above.
- I confirm that the receiving scheme will only use the transfer value to provide pension benefits and will not take any action or omit to take any action which would result in an unauthorised payment.
- I confirm the above statements are true and that upon receipt of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme.
- Should any of these statements turn out to be false, the receiving scheme administrator will be responsible to Talbot and Muir for any charges, penalties, or losses associated with having made the transfer, including but not limited to any unauthorised member payment charges and scheme sanction charges, to the extent that it has been unable to recoup these from the member.
- I give authority for Talbot and Muir to contact HMRC to obtain confirmation of the status of the receiving scheme.

- I acknowledge that Talbot and Muir may delay to make the transfer until it has satisfied itself that the receiving scheme is registered with HMRC; and that the transfer would be a recognised transfer for HMRC's purposes.
- I acknowledge that, by signing this form, the client has authorised Talbot and Muir to request money back to cover any genuine costs that may be incurred by the SIPP after the transfer has complete.

Signature:

Name:

For and behalf of:

Date:

Capacity in which signed:

We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 0115 841 5000 (or via the Relay UK service on 18001 0115 841 5000).

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