

## Your advice and guidance form

Member name	Anna Lane
Member number	GS3037908
Scheme Name	Aviva Staff Pension Scheme

**If you've booked an appointment with Pension Wise or a financial adviser, please wait until after you've had your Pension Wise appointment or have received advice before returning this form.**

### Please let us know what you've done

If you've received guidance or advice:

- ☐ **I've received Pension Wise guidance**
- ☐ **I've received advice from a financial adviser**

If your circumstances or your policy details (for example the value of any of your pension plans) have changed significantly, you may benefit from further guidance or advice as different pension options or considerations could apply.

### If you wish to proceed without taking guidance or advice

We encourage you to get help with your pension option before you proceed without taking any guidance. If you've not attended a Pension Wise appointment that had been previously booked; you can always make another appointment, or we can book one for you, or you can get financial advice.

- ☐ **I do not wish to receive any Pension Wise guidance or financial advice**

Please let us know why you've decided not to take advice or guidance at this time:

- ☐ I feel I already have a good understanding / knowledge
- ☐ I don't see any benefit to me in getting guidance or advice
- ☐ I don't have time to wait / I'm not willing to wait / inconvenient appointment time for Pension Wise guidance or financial advice.
- ☐ Other - please tell us your reason here:

# Discharge Form continued

continued



## Transfer Discharge Form

### Section 1 - Member Transfer Statement

Member name	Anna Lane
Member number	GS3037908
Scheme Name	Aviva Staff Pension Scheme

You have the following options for transferring your benefits under the above account. Please ensure that you read the options carefully and tick the correct box for the option you have selected in **Section 2 - Member's Declaration**.

#### Option 1 - Full fund transfer (Account closes)

We will transfer the full value of your account once we have received all our requirements to transfer. Once the transfer has completed, your account will be closed and will not be able to receive any future contributions. This will fully discharge Aviva and the Scheme Trustee from any liability or obligation to provide any benefits under the above-mentioned account.

Should you or your Employer wish to contribute further to the above-named scheme, you will need to re-apply for membership of the scheme. Your Employer may not allow you to re-join the scheme and/or have restrictions on doing so.

If you are currently contributing to the scheme, Aviva will contact your Employer and confirm that the account is now closed, and no future contributions can be paid into it.

#### Option 2 - Full fund transfer (Account remains open) - Active members only

We will transfer the full value of your account once we have received all our requirements to transfer. Once the transfer has completed, your account will remain open and be able to accept future contributions from either you or the scheme Employer, and/or transfers in from another registered pension scheme, subject to conditions. All administration and processing under the account will remain unchanged. Aviva and the Scheme Trustee will be discharged from any liability or obligation to provide benefits in respect of the funds transferred.

#### Option 3 - Partial transfer (up to 95% of account value)

We will transfer the specified amount or percentage of funds as indicated by you in **Section 2 - Member's Declaration**. Once the transfer has completed, your account will remain open and be able to accept future contributions from either you or the scheme Employer (if you are still an active member), and/or transfers in from another registered pension scheme, subject to conditions. All administration and processing under the account will remain unchanged. Aviva and the Scheme Trustee will be discharged from any liability or obligation to provide benefits in respect of the funds transferred.

The maximum you can partially transfer out of your account is 95% of your fund value held with us. The amount transferred is dependent on your fund value at the date of transaction.

# Transfer Discharge Form continued

## Section 2 - Member's Declaration continued

Member name	Anna Lane
Member number	GS3037908
Scheme Name	Aviva Staff Pension Scheme

- I authorise Aviva, the receiving provider, any contributing Employer, the Scheme Trustee, and any Financial Adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets from Aviva.
- I confirm any information provided about me by the receiving scheme or any Financial Adviser acting on my behalf has been verified by me as factual and correct.
- I understand the total Transfer Value payment represents the cash equivalent of all benefits otherwise payable from the Scheme to me and my dependants (or, where I have requested to transfer part of my benefits only, the Transfer Value represents that part of my benefits in the Scheme).
- I accept the transfer value quoted is an estimate only and is not guaranteed. The final value on payment could be more or less than the amount shown in my illustration.
- I understand I have personal responsibility for understanding the risks, charges, investments, and tax implications for transferring.
- I have read and understood the information provided in the ScamSmart leaflet. I have been made aware of the risks and consequences of pension scams and the warning signs to look out for. In particular, I understand that if following the transfer of my benefits, I am able to access my pension savings before age 55 (age 57 from 6 April 2028) or take a loan or cash advance from my pension savings, then these payments are likely to be treated by HMRC as unauthorised payments and I could incur substantial tax charges and HMRC penalties.
- I understand further information and guidance regarding pension scams is available to me on the MoneyHelper website ([moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam](https://moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam)) and the FCA's website ([fca.org.uk/scamsmart/how-avoid-pension-scams](https://fca.org.uk/scamsmart/how-avoid-pension-scams)).
- I understand I cannot access my benefits until I reach "normal minimum pension age" other than on the grounds of ill health. (The normal minimum pension age is currently age 55. From 6 April 2028 this will be age 57 unless you have a protected pension age. To find out more visit [www.aviva.co.uk/nmpa](https://www.aviva.co.uk/nmpa).)
- I agree neither Aviva or the Scheme Trustee will be responsible in any way for any losses of any kind resulting from my decision to proceed with this transfer request and I will not seek any compensation, or seek any payment of any kind from Aviva or the Scheme Trustee, and will not ask Aviva or the Scheme Trustee to take any action in relation to any tax charges, any significant fees or any other losses of any kind.
- If, after the transfer payment has been made, it later emerges that the receiving scheme does not meet the conditions required to be a registered pension scheme for tax purposes, I acknowledge the transfer payment may be an "unauthorised payment" for tax purposes and this will attract tax charges for me and the Scheme Trustee. I will indemnify the Scheme Trustee for any scheme sanction charge or other tax charge or expense that may arise as a result of the "unauthorised payment".
- I acknowledge the service Aviva is providing is at my own request. I confirm it does not constitute financial advice and is not a personal financial recommendation. My transfer application has been completed by me and not by any other person on my behalf.

- I acknowledge I have the option to seek financial advice before deciding about my benefits and that an adviser may charge for this service.
- I understand that as a result of the transfer I may lose any entitlements to any higher amount of tax-free lump sum which is currently protected.
- I acknowledge that where my full fund is transferred, and my account is closed, this will fully discharge Aviva and the Scheme Trustee from any liability or obligation to provide any benefits under the Scheme.
- I acknowledge that where I have transferred all or some of my funds, but my account remains open, Aviva and the Scheme Trustee will be discharged from any liability or obligation to provide benefits in respect of the funds transferred.
- I hereby declare that the information I have provided is correct to the best of my knowledge.

**Please remember:** We will cancel the units and calculate the transfer value using the unit prices at the date of receipt of all items requested, fully completed, together with any supporting documents. The amount transferred may be higher or lower than the figures shown on the Transfer Value Illustration.

Any incomplete or missing information will delay both the cancellation of units and the transfer payment to the receiving scheme.

Member's signature	
Print name	
Date	

# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement

Member name	Anna Lane
Member number	GS3037908
Scheme Name	Aviva Staff Pension Scheme

This document should only be used for a transfer to a UK registered pension scheme. (This includes transfers to a deferred annuity contract, i.e. Section 32 buy-out arrangement.) If you are considering a transfer to a Qualifying Recognised Overseas Pension Scheme (QROPS), please contact us as you will need to complete alternative forms.

## Part 1 - About the receiving scheme

### A - Scheme Details

Full name of receiving scheme/provider	
Your plan or policy number	
HMRC reference (PSTR or SF number)	
Scheme administrator's name	
Scheme administrator's address	
Postcode	
Name of contact (in case of enquiry)	
Telephone number	
Email address	

### B - Scheme type

1) The scheme is: (please tick the relevant box)

A pension scheme registered  
under Chapter 2, part 4 of the  
Finance Act 2004.

☐

A statutory pension scheme (as  
defined in Chapter 1, part 4 of  
the Finance Act 2004)

☐

Please enclose a copy of the scheme's HMRC registration document or screen print from HMRC Pension Schemes Online (Portal or Gateway).

# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement continued

Member name	Anna Lane
Member number	GS3037908
Scheme Name	Aviva Staff Pension Scheme

### B - Scheme type continued

1) The scheme is: (please tick the relevant box)

i. Insured\*

☐

ii. Non-insured

☐

**\* A scheme where the benefits to which the member is entitled under the scheme are secured exclusively by an insurance company. If the scheme is an insured scheme, or a buy-out contract, we will usually make payment only to the life office insuring the scheme or contract.**

2) The scheme is: (please tick the relevant box)

i. A master trust

☐

ii. An occupational scheme - including defined benefit and defined contribution arrangements (but excluding master trust and public service schemes)

☐

iii. A public service pension scheme as defined as s150(3) FA2004

☐

iv. A collective money purchase scheme

☐

v. A personal pension or stakeholder scheme

☐

vi. A UK SIPP (Self-invested personal pension)

☐

vii. An international SIPP (Self-invested personal pension)

☐

viii. A SSAS (Small self-administered scheme)

☐

ix. A buy-out (deferred annuity) contract?

☐

x. Other - please provide details below

☐

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# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement continued

Member name	Anna Lane
Member number	GS3037908
Scheme Name	Aviva Staff Pension Scheme

### Part 2 - Payment Details

Please note if your scheme is fully insured then we will pay the transfer payment directly to the new insurance company, in accordance with HMRC requirements. If the transfer is to a non-insured scheme, we will pay directly to the receiving provider or administrator.

The transfer will be paid electronically in Sterling, please provide us with details of the account into which you would like payment to be made.

Account Name	<input type="text"/>
Name of Bank	<input type="text"/>
Sort Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Reference number	<input type="text"/>

### Section 4 - Receiving Scheme's Declaration

This section to be completed by an authorised signatory of the receiving scheme

We hereby declare:

- ☐ We are willing to accept the transfer payment.
- ☐ The transfer payment will be used to provide relevant benefits under a UK registered pension scheme, in line with Part 4 of the Finance Act 2004.
- ☐ The information given in this form is complete and correct.
- ☐ We consent to Aviva and/or the Scheme Trustee referring this proposed transfer to HMRC and for HMRC to provide information to Aviva and/or the Scheme Trustee relating to the registration of the receiving scheme.

**Please note: if the new agreement is cancelled with the scheme indicated above, the ceding Scheme will not be able to accept the transferred money back into the original contract.**

Authorised signatory (Signed for and on behalf of the receiving scheme)	
Name of signatory	
Contact phone number	
Position/title of signatory	
Date signed	

Miss A Lane  
Holbrook Farm  
Renishaw Road  
Mastin Moor  
Chesterfield  
S43 3DW

23 September 2024

**Scheme name:** Aviva Staff Pension Scheme  
**Scheme number:** N12805  
**Member number:** GS3031472  
**Member name:** Anna Lane

Dear Anna,

Further to your request asking us about moving the above pension benefits to another scheme, we have enclosed details of the current transfer value, together with information about the steps you need to take.

Aviva Life & Pensions UK Limited are the service provider appointed by the Scheme Trustee to look after the members' Workplace Retirement Accounts. Where we say "we", "us" or "our" throughout, this means Aviva.

## What you need to do

Before transferring these benefits, you should consider whether this is the right choice for you. Please read the following pages which set out important information that you should consider when making your decision. Please note you will not be able to change your mind once the transfer has completed. If you do not understand any terms referred to in the document, further information can be obtained by calling our helpline on 0800 046 6174.

## Get in touch

### By post

PO Box 2282, Salisbury, SP2 2HY

### Helpline

**0800 046 6174** (overseas +44 1603 603507)

Lines are open weekdays 8.00am to 5.30pm

Calls may be recorded for training purposes

### Email

[avivastaffmp@aviva.com](mailto:avivastaffmp@aviva.com)

### Online

[aviva.co.uk/myaviva](https://aviva.co.uk/myaviva)

### If you need this in a different format

Please get in touch if you'd prefer this document in large print, Braille or audio

## Transfer Value Illustration

Member name	Anna Lane
Date of birth	06/04/1980
Member number	GS3031472
Date joined scheme	01/10/2001
Date left scheme (contributions ceased)	12/08/2004
Selected retirement date	06/04/2048
Registered Scheme name	Aviva Staff Pension Scheme
Scheme number	N12805
Type of Scheme	Occupational pension scheme
PSTR	00258788RC
Subject to the Money Purchase Annual Allowance	No
If yes, benefits flexibly accessed on	N/A
Does protection from HMRC apply?	No
If yes, HMRC Protection Type	N/A
Lower Age Retirement Protection	No
Protected Tax-Free Cash (TFC)	Yes
If yes, value of account at 05/04/2006	£4973.86
If yes, maximum TFC at 05/04/2006	£1638.64

Where an entitlement to Protected Tax-Free Cash is not held, the Member can take up to 25% of any uncrystallised (non-drawdown) funds tax-free at retirement.

The pension account is an arrangement under a pension scheme registered in accordance with Chapter 2 of Part 4 of the Finance Act 2004.

## Transfer Value Illustration continued

### Values

We've based these figures on the values as at 19/09/2024.

Funds not in drawdown:	£12,188.22
Funds in drawdown:	£0.00
Total Transfer Value:	£12,188.22

We do not apply bonuses or penalties on transfer. The above figures are not guaranteed and will be recalculated before the payment is made.

### Funds and Charges

#### Funds:

Fund name	Units held	Unit Price	Current Portfolio Holdings	Fund AMC
Aviva SPS Growth	2,009.7318	£6.0646	100%	0.19%

Scheme Annual Management Charge (AMC) 0.00%

100% of the funds are held in the Flexible Lifetime Investment Programme.

The member has the following fund range(s) available to them:

- Self-Select Fund range
- Flexible, Lump Sum, Regular income Lifestyle Investment Programmes

**Fund Switches:** The member can also view a list of all available funds and instruct a switch via their online account. They can select individual funds and a percentage or amount to be switched. There are currently no charges to switch funds. When payments are made into the account, they can be split between a maximum of ten funds. Once the money has been invested it can be split between an unlimited number of funds.

**Charges:** The only charges on the funds are the AMC and Fund Charges (shown above) and any additional expenses shown on the Fund Fact Sheet. These sheets are updated monthly so the charge may vary.

**Bid/Offer Spread:** The fund range offers single prices for funds (the buy and sell prices are the same).

**You should retain this illustration for your records.  
Your receiving provider may wish to see a copy.**

## Transfer document checklist

Member name	Anna Lane
Member number	GS3031472
Scheme Name	Aviva Staff Pension Scheme

Please ensure all forms have been fully and accurately completed, and all the documents listed below are sent to us or the receiving scheme as indicated.

Document title	Instructions	✓
<b>Advice and Guidance form:</b>	This must be completed and returned to us, if you're over 50 and transferring with a view to taking your plan benefits.	
<b>Transfer Discharge Form:</b> <ul style="list-style-type: none"> <li>- Section 1 (Member Transfer Statement)</li> <li>- Section 2 (Member's Declaration)</li> </ul>	These must be fully completed and signed by <b>the member</b> .	
<b>Transfer Discharge Form:</b> <ul style="list-style-type: none"> <li>- Section 3 (Receiving Scheme Transfer Statement)</li> <li>- Section 4 (Receiving Scheme's Declaration)</li> </ul>	These must be fully completed and signed by an authorised representative of the <b>receiving pension scheme</b> , along with any other requested documentation.	

**We will only be able to process this transfer once we have received the correctly completed documents.**

The receiving provider should return your completed forms and documents to:

Aviva  
PO Box 2282  
Salisbury  
SP2 2HY

Alternatively these forms can be returned to us by email ([avivastaffmp@aviva.com](mailto:avivastaffmp@aviva.com)). Please note we do not accept digital signatures.

## Your advice and guidance form

Member name	Anna Lane
Member number	GS3031472
Scheme Name	Aviva Staff Pension Scheme

**If you've booked an appointment with Pension Wise or a financial adviser, please wait until after you've had your Pension Wise appointment or have received advice before returning this form.**

### Please let us know what you've done

If you've received guidance or advice:

- ☐ **I've received Pension Wise guidance**
- ☐ **I've received advice from a financial adviser**

If your circumstances or your policy details (for example the value of any of your pension plans) have changed significantly, you may benefit from further guidance or advice as different pension options or considerations could apply.

### If you wish to proceed without taking guidance or advice

We encourage you to get help with your pension option before you proceed without taking any guidance. If you've not attended a Pension Wise appointment that had been previously booked; you can always make another appointment, or we can book one for you, or you can get financial advice.

- ☐ **I do not wish to receive any Pension Wise guidance or financial advice**

Please let us know why you've decided not to take advice or guidance at this time:

- ☐ I feel I already have a good understanding / knowledge
- ☐ I don't see any benefit to me in getting guidance or advice
- ☐ I don't have time to wait / I'm not willing to wait / inconvenient appointment time for Pension Wise guidance or financial advice.
- ☐ Other - please tell us your reason here:

## Transfer Discharge Form continued

### Section 2 - Member's Declaration

Member name	Anna Lane
Member number	GS3031472
Scheme Name	Aviva Staff Pension Scheme

I consent to and request the transfer of benefits (including any benefits from contributions yet to be received before the transfer date) to the receiving scheme set out in **Section 3 - Receiving Scheme Transfer Statement**.

Please process my transfer as follows:

☐

**Option 1 - Full fund transfer (Account closes)** I accept that the full value of my account will be transferred, and my account will be closed when the transfer is completed.

☐

**Option 2 - Full fund transfer (Account remains open) - Active members only** I accept that the full value of my account will be transferred, and my account will remain open to accept future contributions and/or transfers in from another registered pension scheme, subject to conditions, when the transfer is completed.

☐

**Option 3 - Partial transfer (up to 95% of account value)** I instruct you to pay the partial transfer of £\_\_\_\_\_ or \_\_\_\_\_% of my current account value. I accept that I can only transfer up to 95% of my account and that my account will remain open to accept future contributions (if I am still an active member), and/or transfers in from another registered pension scheme, subject to conditions, when the transfer is completed.

**Please pay the partial transfer as follows:**

**Note** - if you leave the instructions below blank, we will pay the partial transfer proportionally

- A. Proportionally (in reference to the percentage split of your fund to remain with Aviva). ☐
- B. From the largest fund holding. ☐
- C. Split from the following funds/share holdings in percentages advised. ☐

If selecting C, please confirm the percentages to disinvest from each fund.

**Fund 1:**

Percentage:

**Fund 6:**

Percentage:

**Fund 2:**

Percentage:

**Fund 7:**

Percentage:

**Fund 3:**

Percentage:

**Fund 8:**

Percentage:

**Fund 4:**

Percentage:

**Fund 9:**

Percentage:

**Fund 5:**

Percentage:

**Fund 10:**

Percentage:

- o I acknowledge I have the option to seek financial advice before deciding about my benefits and that an adviser may charge for this service.
- o I understand that as a result of the transfer I may lose any entitlements to any higher amount of tax-free lump sum which is currently protected.
- o I acknowledge that where my full fund is transferred, and my account is closed, this will fully discharge Aviva and the Scheme Trustee from any liability or obligation to provide any benefits under the Scheme.
- o I acknowledge that where I have transferred all or some of my funds, but my account remains open, Aviva and the Scheme Trustee will be discharged from any liability or obligation to provide benefits in respect of the funds transferred.
- o I hereby declare that the information I have provided is correct to the best of my knowledge.

**Please remember:** We will cancel the units and calculate the transfer value using the unit prices at the date of receipt of all items requested, fully completed, together with any supporting documents. The amount transferred may be higher or lower than the figures shown on the Transfer Value Illustration.

Any incomplete or missing information will delay both the cancellation of units and the transfer payment to the receiving scheme.

Member's signature	
Print name	
Date	

# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement

Member name	Anna Lane
Member number	GS3031472
Scheme Name	Aviva Staff Pension Scheme

This document should only be used for a transfer to a UK registered pension scheme. (This includes transfers to a deferred annuity contract, i.e. Section 32 buy-out arrangement.) If you are considering a transfer to a Qualifying Recognised Overseas Pension Scheme (QROPS), please contact us as you will need to complete alternative forms.

## Part 1 - About the receiving scheme

### A - Scheme Details

Full name of receiving scheme/provider	
Your plan or policy number	
HMRC reference (PSTR or SF number)	
Scheme administrator's name	
Scheme administrator's address	
Postcode	
Name of contact (in case of enquiry)	
Telephone number	
Email address	

### B - Scheme type

1) The scheme is: (please tick the relevant box)

A pension scheme registered under Chapter 2, part 4 of the Finance Act 2004.

☐

A statutory pension scheme (as defined in Chapter 1, part 4 of the Finance Act 2004)

☐

Please enclose a copy of the scheme's HMRC registration document or screen print from HMRC Pension Schemes Online (Portal or Gateway).

# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement continued

Member name	Anna Lane
Member number	GS3031472
Scheme Name	Aviva Staff Pension Scheme

### B - Scheme type continued

1) The scheme is: (please tick the relevant box)

i. Insured\*

☐

ii. Non-insured

☐

**\* A scheme where the benefits to which the member is entitled under the scheme are secured exclusively by an insurance company. If the scheme is an insured scheme, or a buy-out contract, we will usually make payment only to the life office insuring the scheme or contract.**

2) The scheme is: (please tick the relevant box)

i. A master trust

☐

ii. An occupational scheme - including defined benefit and defined contribution arrangements (but excluding master trust and public service schemes)

☐

iii. A public service pension scheme as defined as s150(3) FA2004

☐

iv. A collective money purchase scheme

☐

v. A personal pension or stakeholder scheme

☐

vi. A UK SIPP (Self-invested personal pension)

☐

vii. An international SIPP (Self-invested personal pension)

☐

viii. A SSAS (Small self-administered scheme)

☐

ix. A buy-out (deferred annuity) contract?

☐

x. Other - please provide details below

☐

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# Transfer Discharge Form continued

## Section 3 - Receiving Scheme Transfer Statement continued

Member name	Anna Lane
Member number	GS3031472
Scheme Name	Aviva Staff Pension Scheme

## Part 2 - Payment Details

Please note if your scheme is fully insured then we will pay the transfer payment directly to the new insurance company, in accordance with HMRC requirements. If the transfer is to a non-insured scheme, we will pay directly to the receiving provider or administrator.

The transfer will be paid electronically in Sterling, please provide us with details of the account into which you would like payment to be made.

Account Name	<input type="text"/>
Name of Bank	<input type="text"/>
Sort Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Reference number	<input type="text"/>

## Section 4 - Receiving Scheme's Declaration

**This section to be completed by an authorised signatory of the receiving scheme**

We hereby declare:

- ☐ We are willing to accept the transfer payment.
- ☐ The transfer payment will be used to provide relevant benefits under a UK registered pension scheme, in line with Part 4 of the Finance Act 2004.
- ☐ The information given in this form is complete and correct.
- ☐ We consent to Aviva and/or the Scheme Trustee referring this proposed transfer to HMRC and for HMRC to provide information to Aviva and/or the Scheme Trustee relating to the registration of the receiving scheme.

**Please note: if the new agreement is cancelled with the scheme indicated above, the ceding Scheme will not be able to accept the transferred money back into the original contract.**

Authorised signatory (Signed for and on behalf of the receiving scheme)	
Name of signatory	
Contact phone number	
Position/title of signatory	
Date signed	