



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

9	Are your investments subject to an exit penalty if you wish to access or transfer the investments within an agreed period? a) What is the penalty and when will it have to be paid?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Answer: a)
10	Do you know what the costs and charges are for your new arrangement? If yes: a) What are they? b) Are fees applied to the transfer? c) Are there fees to join the investment? d) What charges are applied to your savings while they are invested, for example, this can be a fixed fee, or a percentage of the total sum invested? e) Are there any other extra charges that can apply to your savings?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Answers: (You may provide copies of documentation to confirm if easier) a) £350 transfer fee b) No fees to join investment c) For the purchase of property, there will be charges associated with the purchase and subsequent letting (legal fees, possibly stamp duty, etc), and the ongoing costs of maintenance d) SSAS annual administration fee £1,083.50 (overall cost to the scheme)
11	Have you received and read The Pensions Regulator's Scam Leaflet from Peninsula Pensions and the letter attached to this form, including joint letter from TPR / FCA / Money and Pensions Service, to ensure that you understand all potential risks involved with a transfer and take your time in making an informed decision? Please also view the 'Pension transfer advice: what to expect' page from the FCA website: https://www.fca.org.uk/consumers/pension-transfer/advice-what-to-expect	I confirm I have received and read all the information provided in The Pensions Regulator's Scam Leaflet and joint letter from TPR / FCA / Money and Pensions Service and I understand the potential risks involved with a transfer. I also confirm that I have viewed the 'Pension transfer advice: what to expect' from the FCA website <input checked="" type="checkbox"/> No, although I have received and read the information referred to, I would like to talk through before proceeding further and I have provided my phone contact number below for this purpose* <input type="checkbox"/>
I confirm that I have read all information provided to me in the pension pack and understand the potential risks of transferring my benefits.		
Member Signature:  Date: 6.9.22 *Phone number: 07855344329		

1 <https://www.civilservicepensionscheme.org.uk/joining-the-pension-scheme/transfer-an-old-pension-into-your-civil-service-pension/public-sector-transfer-club/>

2 <https://www.thepensionsregulator.gov.uk/en/master-trust-pension-schemes/list-of-authorised-master-trusts>