

FAO Emily McAlister  
Pension Practitioner.com  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD


Date of this letter

**8 August 2016**

Plan number

**F46043/91676**

Planholder

**Lisa Jones** **0345 602 9221***Open weekdays 8.30am-6.00pm* **0345 600 0624** **Friends Life and Pensions Limited**  
**PO Box 1550, Salisbury, SP1 2TW** **[www.friendslife.co.uk/adviser](http://www.friendslife.co.uk/adviser)**

## Additional Information Required

Dear Emily

You recently sent a request to transfer Lisa Jones pension policy to the Ellijess Investments Ltd Executive Pension Scheme.

In order to protect our customers, when we are asked to process a transfer, we have a duty to undertake some due diligence about the receiving scheme, beyond simply determining whether the same is registered.

In order to fulfil these obligations I've attached a supplemental transfer form, and would request that you complete the relevant sections and return to us on the above address, along with a copy of the scheme's HMRC approval letter and a copy of the scheme's Trust Deed.

If you have any questions about this letter please ring me on 0845 6029221. I will be happy to help. If you are writing, please address your letter to me personally at the above address and quote my reference shown above.

If we don't receive the reply within 30 days we will assume the proposed transfer will not proceed and mark our records accordingly.

I hope that this information is useful. If you need any more information or have further questions, please contact us and we will be happy to help. So that we can deal with your queries quickly and efficiently, please quote the reference shown at the top of this letter.

If your company changes email or postal address, landline or mobile number, please let us know so that we can update our records to keep in contact with you.

Yours faithfully,

Friends Life Customer Team

**These documents are available in other formats.**

If you would like a Braille, large print or audio version of this document, please contact us.

### **Supplemental transfer form**

In order to consider the transfer request the scheme administrator (who will be Friends Life or the trustees of the transferring scheme) requires additional information and copies of documents relating to the receiving scheme.

**Please ensure Part A is completed by the member and Part B is completed by the scheme administrator of the receiving scheme.**

<b>Name</b>	
<b>Plan/policy no</b>	

#### **Part A**

**For the member to complete where the receiving scheme is a non-insured Defined Contribution Occupational Pension Scheme** (please tick or complete as appropriate)

<b>1 About the sponsoring employer of the receiving scheme</b> a) Full company name, b) address, c) nature of business (trade) and d) company registration number (where applicable)	
<b>2 Is the sponsoring employer</b>	trading <input type="checkbox"/> non-trading <input type="checkbox"/>
<b>3 Are you employed by the sponsoring employer(s) of the receiving scheme?</b> If yes, a) In what capacity are you employed by the sponsoring employer(s) b) What are your day to day duties? c) At what address do you work for the sponsoring employer and how far is this from your home address?  <b>Please provide evidence of earnings such as your most recent pay slip (within the last month). We will be unable to proceed with the transfer if this is not supplied</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No (if No go to Q4)

<p><b>4 About your other current employment</b></p> <p>Please provide details of any other current employment (including self-employment)</p> <ul style="list-style-type: none"> <li>a) name of current employer,</li> <li>b) address,</li> <li>c) nature of business (trade) and</li> <li>d) company registration number (where applicable)</li> </ul> <p><b>Please provide evidence of earnings such as your most recent pay slip (within the last month). We will be unable to proceed with the transfer if this is not supplied.</b></p>	
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<p><b>5 About contributions to the receiving scheme</b></p> <p>Are you or the sponsoring employer(s) paying ongoing contributions to the receiving scheme?</p> <p>(If there is more than one employer participating employer in the scheme please provide the name of the employer paying contributions (if any))</p>	<p><input type="checkbox"/> Member and employer are contributing</p> <p><input type="checkbox"/> Member contributions only</p> <p><input type="checkbox"/> Employer contributions only</p> <p><input type="checkbox"/> No employer or member contributions are being paid</p>
<p><b>6 About financial advice</b></p> <p>Have you received financial advice in connection with this transfer request?</p> <p>If yes please provide the advisors name (or firms name), address and Financial Conduct Authority reference number.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

<p><b>7 Pension scam/liberation checklist for members</b></p> <p>Transfers to pension scam or liberation schemes are often encouraged by cash payments, promises of early release of pension savings, loans or unrealistic promises of high investment returns.</p> <p>Your pension savings may be at risk or lost altogether.</p> <p>Please refer to the Pension Regulators Pension Scams leaflet enclosed with this form and report any concerns to Action Fraud.</p> <p>(Note: If things go wrong you may not be eligible for compensation from the Financial Services Compensation Scheme).</p>	<p>Please tick any of the statements below that apply to the transfer. If any do apply, please consider carefully whether your pension savings are at risk:</p> <p><input type="checkbox"/> You were contacted about making a transfer by telephone call, text, email or through a website.</p> <p><input type="checkbox"/> The agent organising the transfer is not authorised by the Financial Conduct Authority (check the financial services register at <a href="http://www.fca.org">www.fca.org</a>) or the adviser/agent is based overseas.</p> <p><input type="checkbox"/> You have not received financial advice from a person who is authorised by the Financial Conduct Authority to provide advice on pensions transfer.</p> <p><input type="checkbox"/> You have been offered any form of incentive to proceed with the transfer or to speed up the transfer - this would include cash payments/loans/commission rebates/thank you payments etc.</p> <p><input type="checkbox"/> You have been invited to join an occupational pension scheme sponsored by a company that you do not work for or is not a genuine trading company.</p> <p><input type="checkbox"/> You have been offered a guaranteed or high return investment (often in overseas land/forestry/green/cape verde or eco investments).</p> <p><input type="checkbox"/> You have been offered access to your pension savings before age 55 or more than 25% as a lump sum before or after 55, or informed of a 'loophole' to avoid normal pension tax rules.</p> <p><input type="checkbox"/> You have not received scheme documentation such as key features documents, member booklet, scheme rules or investment information.</p> <p><input type="checkbox"/> A courier has collected transfer forms directly from you or you have been encouraged to act promptly without referring to the provider of your existing policy or a regulated adviser authorised by the Financial Conduct Authority.</p> <p><input type="checkbox"/> You are paying a fee in respect of the transfer or charges are being deducted from the transfer.</p> <p>Lastly, do you know</p> <ul style="list-style-type: none"> <li>• Where your money is being invested, who is managing the investment and what their credentials are?</li> <li>• Whether your pension savings will be protected in the event the employer/trustee or scheme administrator commences winding up or cannot be contacted or if your pension investments fail?</li> <li>• What the charges are in relation to the transfer and the ongoing administration of the receiving scheme?</li> </ul>
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#### Member Declarations

1. I confirm I have read and understood the Pensions Regulator leaflet on pension scams entitled 'Scammed out of his retirement' I have considered and understand the risks of transferring my pension benefits and still wish to proceed.
2. I acknowledge and agree that the scheme administrator (this will be Friends Life or, where appropriate, the trustees of the scheme) may share information about the transfer/scheme/agents with Action Fraud, HMRC, the Pensions Regulator and/or the Financial Conduct Authority (as appropriate).
3. I promise to accept responsibility for any Scheme Sanction Charge that may become payable by the scheme administrator in the event that, at any time, the transfer is not regarded as a recognised transfer by HMRC. I also agree that the scheme administrator or Friends Life can not be held responsible any other claims or losses arising as a result of the transfer.
4. I confirm the information supplied on this form is accurate, true and correct.

.....  
Signed by the member

.....  
Date

**Part B**

**Receiving Scheme Information Requirements and Declarations**

1. I/We enclose a copy of the HMRC registration document\* and confirm that the scheme has not subsequently been de-registered. (\* Where the scheme was deemed registered from 6 April 2006, this will be the scheme's original approval letter. Where the scheme was established on or after 21 October 2013 this must be the letter showing the date registered pension scheme status is effective from and not an acknowledgement.)
2. If the receiving scheme is a non-insured Defined Contributions Occupational Pension Schemes I/we enclose copies of:  
☐ the trust deed and scheme rules  
☐ member's booklet and/or other promotional literature  
(please tick all or provide an explanation of why they are not enclosed)
3. I/We confirm that the receiving scheme is willing and able to accept the transfer payment.
4. I/We consent to the scheme administrator of the transferring scheme (Friends Life and/or the transferring scheme trustees) referring this proposed transfer to HMRC and for HMRC to provide information to the scheme administrator relating to the registration of the receiving scheme.
5. I/We understand that the scheme administrator may share information about the transfer/scheme/agents with Action Fraud, HMRC, the Pensions Regulator and/or the Financial Conduct Authority (as appropriate).

.....  
Signed of behalf of the receiving scheme

.....  
Date