

Member Name: Ms K Daly

Policy Number: 2621737461



## Enhanced Transfer Questionnaire

### Advisers, introducers, and other parties

Q1	Did someone advise or recommend that you consider a pension transfer?	Yes/No
Q2	Were you first approached by email, text, phone call, letter or through social media (for example Facebook or LinkedIn) or in person? (a) If yes, were you expecting the contact? (b) Was the person known to you, for example your employer or someone working for the scheme, or an alternative pension scheme? (c) Did you give prior consent for them to contact you, for example, through an online contact form? (d) Did you search or make your own enquiries about the alternative pension scheme?	Yes/No (a) (b) (c) (d)
Q3	Who contacted you and how do you know them?	N/A

## Advisers, introducers, and other parties

<b>Q4</b>	<p>Have you received financial advice in respect of your transfer?</p> <p>If yes:</p> <p>(a) What is their name?</p> <p>(b) What is their business address?</p> <p>(c) What is their Financial Conduct Authority registration number?</p> <p>Representative of firm:</p> <p>(d) What is the name of the company?</p> <p>(e) What is the address of the company?</p> <p>(f) What is their website address?</p>	<p>Financial advice <del>Yes</del>/No</p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>Representative of firm Yes/No</p> <p>(d)</p> <p>(e)</p> <p>(f)</p>
<b>Q5</b>	<p>Are you working with a financial adviser or firm based outside the UK?</p> <p>If yes:</p> <p>(a) What is the name of the adviser or firm?</p> <p>(b) What is their address?</p> <p>(c) Who are they registered with in order to provide financial or pension transfer advice?</p> <p>(d) Is this the first time you have dealt with this advisor or firm?</p> <p>(e) If not the first time, what is your previous relationship with them?</p>	<p><del>Yes</del>/No</p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e)</p>



## Advice approach

<b>Q6</b>	<p>When contacted were any of the following terms used by those who approached you?</p> <p>(a) an offer of 'a free pension review'</p> <p>(b) early access to cash, access to some or all of your pension savings before age 55 (normal minimum pension age), or a savings advance</p> <p>(c) cashback from your pension savings or a loan</p> <p>(d) a 'time limited' offer</p> <p>(e) legal loopholes, which you use and take advantage of</p> <p>(f) in the event of your death under the current pension, your relatives would lose your pension fund</p> <p>(g) were you told that you would be able to draw a higher tax free cash sum as a result of transferring?</p>	<p>Specify which approach(es) apply <b>NONE</b></p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e)</p> <p>(f)</p> <p>(g)</p>
<b>Q7</b>	<p>Do you feel you were put under any pressure to make a quick decision about the transfer?</p> <p>(a) Was a courier sent to your address to collect signed documentation?</p> <p>(b) Were there any repeat phone calls/texts/emails?</p>	<p><del>Yes</del>/No</p> <p>(a)</p> <p>(b)</p>

## Investments

<p><b>Q8</b></p>	<p>Are you aware of how or where your money will be used or invested? If yes:</p> <p>(a) Where do you expect the money to be invested? Please name any funds you or your adviser have selected.</p> <p>(b) Have you been promised a specific or guaranteed rate of return once you transfer?</p> <p>(c) Have you been provided with any written information about the investments, rates of return or what the fee structure will be?</p> <p>(d) Will any of your money be invested overseas?</p> <p>(e) If there are overseas investments, are these in UK registered and FCA regulated investment funds?</p> <p>(f) Would you consider any of the investments considered to be "high risk"?</p>	<p>Yes/No</p> <p>COMMERCIAL PROPERTY (a) + TRACKER FUNDS</p> <p>(b) NO</p> <p>(c) NO</p> <p>(d) GLOBAL FUNDS</p> <p>(e) YES</p> <p>(f) NO</p>
<p><b>Q9</b></p>	<p>Are any of your investments subject to an exit penalty if you wish to access or transfer the investments within an agreed period of time (for example within five or 10 years)?</p> <p>(a) What is the penalty and when will it have to be paid?</p>	<p>Yes/No</p> <p>(a)</p>



## Charges

<b>Q10</b>	<p>Do you know what the costs and charges are for your new arrangement?</p> <p>If yes:</p> <p>(a) What are they?</p> <p>(b) Are fees applied to the transfer?</p> <p>(c) Are there fees to join the investment?</p> <p>(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?</p> <p>(e) Are there any other extra charges that can apply to your savings?</p>	<p>Yes/No</p> <p>(a) FLAT FEE - £900 Annually</p> <p>(b) Admin Fee - £350</p> <p>(c) NO</p> <p>(d) NONE - FLAT FEE</p> <p>(e) NO</p>
<b>Q11</b>	<p>(a) Did you pay the entire fees for the financial advice received, or will fees be charged via commission when the transfer completes?</p> <p>(b) Do you understand the fees and charges involved with the advice?</p>	<p>(a) ENTIRE FEE</p> <p>(b) YES</p>