



TRANSFER CHECKLIST

Policyholder name: Kim Louise Fabian

Royal London Plan number: 3778951

Scheme name: Receiving scheme: Fabian Pension Scheme

Please provide the information listed below to enable us to assess your transfer request against the Pensions Regulators guidance for pension providers. **When this form refers to the scheme, it means the scheme to which you are considering transferring your pension benefits.**

Section 1 – Information to be provided by the receiving scheme. Members need to go straight to Section 2.

Description of information required	Information enclosed? If not, please provide a reason why
A copy of the letter from Her Majesty's Revenue & Customs (HMRC) confirming the scheme's registered status and Pension Scheme Tax Reference (PSTR) number.	Already provided by RC Administration Ltd
A copy of the online printout from the Pensions Regulator that confirms the scheme has been registered with them and shows the schemes PSR number. If the scheme is not registered please provide the reason why.	Attached
A copy of the scheme's trust deed and rules.	Already provided by RC Administration Ltd
The full name and address of the company responsible for administering the scheme.	RC Administration Ltd 1A Park Lane Poynton Cheshire SK12 1RD
A copy of the scheme's policy on the payment of benefits to members and their dependants.	As per the scheme rules provided
A copy of the basic information about the scheme that has been provided to you as someone considering becoming a member of the scheme. This is often in the form of a scheme or membership booklet or key features.	Attached

<p>Full details of the company which acts as the main or principal employer in the scheme , including:</p> <ul style="list-style-type: none"> • company name • registered address • company registration number • date of incorporation of the company? • business, service or trade provided by the company? 	<p>EKL CONSULTANCY LIMITED Reg Number: 09099379 C/O Property Accounts Limited, 59 Castle Street, Reading, England, RG1 7SN Incorporated: 24 June 2014 Trade: Coaching and mentoring</p>
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Section 2 – to be completed by you, the member

1. The receiving scheme	
How were you made aware of the receiving scheme? Were you contacted by the scheme, or the scheme administrator, referred by someone, or did you approach them?	The receiving scheme was established on my request.
Have you been cold called at any point in this process?	No
Has the scheme (or its administrators) contacted you with official documentation or has all communication been by text, email and/or telephone?	I have received the documentation governing the scheme
Has an agent of the scheme or a courier been to your home to complete or collect documentation?	No
Please provide a copy of any promotional materials, e-mails and letters you have received in relation to the scheme.	Member guide enclosed
What do you want to achieve through the transfer that you can't in your current scheme?	Consolidate pension benefits held with 2 different providers and invest in commercial property
Is the scheme to which you are transferring a Self-Invested Personal Pension (sometimes known as a "SIPP")? If so, please provide the name and address of the SIPP operator.	No, the receiving scheme is a SSAS
Have you carried out your own research into the new scheme/provider? Please provide online links/materials	I have done my own research
Have you been offered a loan, savings advance, cash back, cash bonus, or other incentive as a result of this transfer?	No
Have you been advised that you may be able to access your benefits from the new scheme before the age of 55 with no mention of having to satisfy any poor health condition?	No

Are you being encouraged to carry out the transfer as quickly as possible? Are investments or incentives only available for a limited time?	No
Have you been told that you will be able to draw a tax free cash sum greater than 25% as a result of transferring?	No

2. (Please complete this part if you are transferring your policy to an Occupational/SSAS schemes). Go straight to part 3 for all other types of schemes.	
Your employment	
<p>Do you receive earnings from employment? If you do, please provide the following evidence:</p> <ul style="list-style-type: none"> • A letter from your employer confirming your continuous employment. This should include the date that your continuous employment began, that they are a sponsoring employer of the receiving scheme and confirmation that contributions on the schedule of contributions have been paid and the dates of those payments. • A schedule of contributions or payment schedule showing the contributions due to be paid by the employer and by you or on your behalf in the last three months and the due dates. • Payslips for three months, or other evidence in writing, confirming your salary (including any commission, bonuses or other amounts paid) is above the lower earnings limit for National Insurance. • Copies of bank or building society statements or passbook showing the deposit of salary from the employer for the last three months. 	<p>Attached</p>
<p>Are you currently employed by the company which acts as the main/principal employer under the scheme? If so, please provide the address of your usual place of work.</p>	<p>Yes, Maesbrook Lodge, Church Road, Shrewsbury, SY3 9HQ</p>
<p>If you are not employed by an employer that sponsors the receiving scheme, please could you provide a brief explanation of your connection to the scheme, the sponsoring employer, or the other members?</p>	<p>N/A</p>

If you are not employed by the company that acts as the main or principal employer under the scheme, please provide the name and address of your current employer and advise what connection you have to the main or principal employer under the scheme and the reasons why you want to transfer to the scheme.	N/A
SSAS investments	
Are you going to invest your pension savings into a property? If yes, please give details.	Yes. Specific property details not known at this point
If you are buying / investing into commercial property, please provide details of the solicitor and surveyor that you are going to use.	Parry Carver Solicitors 7 Church Street, Wellington, Telford TF1 1BX

3. The receiving scheme's investments	
Full names of the scheme's investment providers.	No investment providers in place, the scheme will purchase a commercial property.
What have you been told about the receiving scheme's investments and its investment policy? Please list where your funds are to be invested.	The investment decisions are made by me as scheme trustee.
After transferring, will your benefits be covered by any financial compensation scheme to protect your investment in the event the scheme or those responsible for managing it encounter financial difficulties? <small>Note: for example, your pension savings with Royal London are covered by the Financial Services Compensation Scheme (www.fscs.org.uk)</small>	The benefits will be held in cash and protected by FSCS until the property is purchased.
Have you been advised that your pension fund will be invested overseas?	No
Have you been promised a specific/guaranteed rate of return? If so please confirm what that rate is.	No

4. Advice and costs	
Were you given advice about this transfer? If so please provide the full name, address and FCA registration number of the person giving you advice.	No regulated advice has been provided
Are you aware of the costs and fees you will pay for making the transfer and the costs and fees you will pay once you are a member of the scheme, including the investment fees? Please include breakdown of the fee structure (including your financial adviser fees, if applicable).	Yes, the trustees pay an annual management fee of £1,350 for a 2 member scheme. There is an administrative fee relating to the transfer of £250.

Finally, could you please confirm that:

1. The answers I have given to the questions above are true.
2. I understand the investment strategy and risk profile of the scheme I am transferring to and I am happy this meets my attitude to risk.

Signature

Kim Fabian

**Telephone
number**

07921 309172

Email

kimlfabian@gmail.com

Date

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You can send the completed and signed checklist to the Due Diligence Team at DueDiligenceTeam@royallondon.com or send it via post to

**Royal London
Due Diligence Team**

**Royal London House
Alderley Park, Nether Alderley
Congleton Road, Macclesfield,
Cheshire. SK10 4EL**