

Retirement Capital
Data Processing Centre
Retirement.Capital
Venture Wales Building
Merthyr Tydfil Industrial Business Park, Merthyr Tydfil
Wales CF48 4DR

8/000159
38900/00018

12 December 2023

Investor number: 21977591

Dear Sir/Madam

Pension transfer for Mrs Zoe Parris – Four Legged Stool/2410816

The above client has requested the benefits under the above policy be transferred in cash, to their Aegon pension plan. Please find enclosed the relevant documentation to complete this transfer.

If you need the original document(s) to complete the transfer please let us know by emailing referrals@aegon.co.uk, quoting the following reference TVAUT-1013507 and we will arrange for this to be sent to you.

If you don't respond, we'll assume that you have accepted what we have sent.

Transfer funds should be paid to:

Aegon

Sort Code: 40-02-50

Account Number: 81419110

Reference: 72600244/Parris

If you're unable to transfer funds electronically, please send a cheque payable to Aegon, to our address as detailed on this letter.

We will accept contracted-out liabilities arising from Guaranteed Minimum Pension (GMP)/ Section 9(2B) rights, only if converted to cash prior to transfer and paid to us as a CETV.

If the transfer is subject to an earmarking court order, or a bankruptcy, we won't process this application until we receive copies of the documentation and the details listed. Aegon reserves the right to decline such a transfer.

If any part of the transfer payment is subject to a court order issued under Section 23 of the Matrimonial Causes Act 1973 or Section 8 of the Family Law (Scotland) Act 1985 (in other words an earmarking order following a member's divorce), please include with the application:

- A copy of every such court order, including any varying order, together with details of the split of the fund(s).
- Details for the member's former husband, wife or civil partner, their address and payment details (including any charges)



Platform Client Services, Aegon, SUNDERLAND, SR43 4D

- If the transfer payment includes benefits which are subject to a pension attachment order (also known as an earmarking order), any notices given by the trustees of that scheme to the trustees of the transferring scheme.

Where the transfer payment includes an amount of pension credit in terms of Section 29 of the Welfare Reform and Pensions Act 1999, please provide the following:

- the amount of pension credit.
- If all or part of the pension credit arises as a result of a pension sharing order which took place after the scheme member had already taken benefits, please confirm the current value of the disqualifying pension credit, included in the pension credit, from which tax-free cash can't be taken.

Please supply all required information regarding the benefits transferred to Aegon Client Services at the time of transfer.

Please also let us know if income will be forwarded after the date of transfer (please note that Aegon won't accept income payments of less than £250). Cheques for outstanding income exceeding £250 can be written to Aegon and sent to Aegon Client Services at the above address. Please provide the investor information as detailed above with the cheque.

If you have any questions about this, please call our client services team on 0345 608 1680 or visit www.aegon.co.uk/support.

Yours faithfully

A handwritten signature in black ink that reads "Graham MacLeod".

Graham MacLeod
Platform Operations Manager

Encs.



Transfer authority

Please ensure that this form is signed and return it to us so we can proceed with your transfer application.

We recommend you read our Transfer Guide as part of this transaction. You can find it at aegon.co.uk/transfers. It gives you more detail on how the transfer process and any share class conversions works, the time it may take and other important information.

You should also ensure you have an illustration that reflects the decisions you're authorising below.

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio CD version of this document, please call us on 0345 608 1234 (call charges will vary) or visit aegon.co.uk/support

Application 2410816

Important – please confirm the type of transfer

- ☐ **Re-registration** - this transfer authority is for a full or partial re-registration, please make sure you complete and return the Self-invested Personal Pension re-registration form with this authority. You can find this on our website at www.aegon.co.uk/support

Conversion to a lower charge share class where available

We'll automatically convert re-registered funds into the lowest charge share class available to you.

If you don't want us to convert your re-registered funds, please tick here ☐

If you decide not to convert please ensure you have an up to date illustration that reflects this decision. You can find out more about the transfer and conversion process at aegon.co.uk/transfers

- ☒ **Cash transfer payment** - cash transfer payment from another pension arrangement or scheme.

Is the transferring scheme a defined benefit pension scheme, for example final salary, or does the transferring scheme or policy include Guaranteed Annuity Rates or any other safeguarded benefits that provide a guarantee or a promise such as a Guaranteed Minimum Pension or guaranteed growth rates?

☒ No

☐ Yes – both you and your financial adviser must complete the relevant questions in the Financial advice section on this authority.

Please sign and return this form to Platform Client Services, Aegon, Sunderland, SR43 4DL to let us to proceed with your application. Please note you will also need to obtain a *Discharge form* from each transferring scheme manager.

Important note: If your pension has been upgraded by Aegon to an Aegon Retirement Choices (ARC) Self Invested Personal Pension (SIPP) and you go ahead with this transaction, we'll view this as your agreement to the transfer of your former pension plan to this ARC SIPP.

This means:

- If waiver of contribution insurance cover is required, it will have to be taken out with another provider, and will be subject to underwriting and payment of an additional premium, as this option isn't available with an ARC SIPP; and
- We won't allow a return to your former pension plan.

You can find more information on our customer returns policy at aegon.co.uk/modernpension

By submitting this form you're confirming your agreement to upgrade.

Details of pension to be transferred

Scheme manager

Retirement Capital

Aegon is a brand name of Scottish Equitable plc (No. SC144517) and Aegon Investment Solutions Ltd (No. SC394519) registered in Scotland, registered office: Edinburgh Park, Edinburgh, EH12 9SE. Both are Aegon companies. Scottish Equitable plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aegon Investment Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Their Financial Services Register numbers are 165548 and 543123 respectively

SG-0035-10/04/2023



Transfer authority

Account number	Four Legged Stool
Scheme address	Data Processing Centre Retirement Capital Venture Wales Building Merthyr Tydfil Industrial Business Park Merthyr Tydfil Wales CF48 4DR

Estimated transfer amount

1,967

I confirm that this is a full transfer.

Aegon can't give financial advice and haven't provided any personal recommendations for the transfer being requested.

I consent to the transfer payment or re-registration from the transferring scheme detailed above being paid into the Aegon Self Invested Personal Pension Scheme (the Scheme) to provide benefits for me.

I authorise and instruct you to transfer sums and assets from the plan(s) as listed above directly to Aegon and to provide any instructions and or discharge required by any relevant third party to do so.

I authorise Aegon, the transferring scheme and any adviser named in this transfer authority to obtain from each other and release to each other, any information that may be required to enable the transfer of sums and assets to Aegon.

I authorise Aegon, the transferring scheme and any employer paying contributions to the account number listed above to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Aegon.

Until this application is accepted and complete, Aegon's responsibility is limited to the return of the total payment(s) to you.

When payment is made to Aegon as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the account number listed above where the whole of the account number is transferring, or that part of the account number represented by the payment if only part of the account number is transferring.

I accept that in order to comply with regulatory obligations, Aegon and the transferring scheme named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.

I accept responsibility in respect of any claims, losses and expenses, additional tax charges or any penalties that Aegon and you may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this transfer authority. This includes where I have been asked to provide any original policy document(s) in return for the transfer of funds and I am unable to do so.

Where the transfer is from an existing Aegon scheme or policy and the source is a personal pension plan, stakeholder plan, retirement annuity contract, or a plan or contract issued or assigned in my name, I renounce all claims and demands under such a plan which relates to the transfer payment. Where the transfer payment represents all of the funds, I deliver the plan for cancellation.

I declare that where the source of the transfer is a retirement annuity contract, that contract is not written under trust.

Where there are drawdown to drawdown transfer payments, in relation to those payments only, I:

(a) confirm that where the transfer is from a capped drawdown plan, I have requested, in terms of paragraph 8D or 22D of Schedule 28 of the Finance Act 2004, that the plan be converted to a flexi-access drawdown plan under the Scheme;

(b) confirm that I am aware that if I take income from a flexi-access drawdown plan as a member, this will trigger the reduced maximum withdrawal rate.



Transfer authority

- no contributions may be paid to the arrangement.

I authorise you to transfer my pension plan in relation to the account number listed above to Aegon and to provide them with any related information regarding the pension plan.

Name Zoe Parris

Date of birth 27/03/1976

Signature

Date 5th December 2023



Transfer authority

Financial advice

Only complete this section where the transfer is from a defined benefit (final salary) pension scheme, or the transferring scheme or policy includes Guaranteed Annuity Rates or any other safeguarded benefits that provide a guarantee or promise such as a Guaranteed Minimum Pension or guaranteed growth rates.

1 Advice received – to be completed by the investor

a Did you receive a personal recommendation from a person authorised by the Financial Conduct Authority (FCA)?

This may be your financial adviser or a pension transfer specialist.

☐ No - as the plan you're looking to transfer contains a form of guarantee we're unable to arrange this transfer unless you take financial advice.

☐ Yes - please complete b below.

b Was the personal recommendation to transfer the plan, detailed above, to your ARC SIPP or One Retirement Account?

☐ No ☐ Yes

c If you answered 'No' to question b above, you should be aware of and understand the consequences of acting against the advice not to transfer. If you don't understand the consequences, please speak to the firm who advised you and ask for an explanation of the advice.

☐ No - we're unable to proceed with your request, please speak to the firm who gave you the advice.

☐ Yes - I understand and still wish to proceed with the transfer.

Signature

Date



Transfer authority

Financial advice - continued

2 Advice provided - to be completed by your financial adviser

2.1 Please provide details below. If you appointed another firm to provide advice for this transfer then they must complete 2.2.

Financial adviser name JON HURST

Financial adviser FCA number 781330

Registered address DAK HOUSE A, RANSOM WOOD BUSINESS PARK, SOUTHWELL ROAD WEST, MANSFIELD, NOTTS, NG21 0HS

Company name CHARLES DEAN LTD

Network name
(if applicable)

Did you give the investor a personal recommendation (that was not abridged advice) and that recommendation was to transfer the plan detailed above to the investor's ARC SIPP or One Retirement Account?

please select one option:

☐ Yes

☐ No - If the plan contains a form of guarantee we can only proceed where the investor confirms in question 1c above that they understand the consequences of acting against the advice given.

☐ No - I appointed another firm to provide advice for this transfer.

Signature

Date



Transfer authority

Financial advice - continued

2.2 Only provide details below, if you were appointed to provide advice for this transfer by the financial adviser detailed in 2.1 above

Financial adviser name

Financial adviser FCA
number

Registered address

Company name

Network name
(if applicable)

Did you give the investor a personal recommendation (that was not abridged advice) and that recommendation was to transfer the plan detailed above to the investor's ARC SIPP or One Retirement Account?

☐ Yes

☐ No - If the plan contains a form of guarantee we can only proceed where the investor confirms in question 1c above that they understand the consequences of acting against the advice

Signature

Date

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Scottish Equitable plc
Mhairi Adam
Policyholder Tax team
Edinburgh Park
Edinburgh
EH12 9SE

Pension Schemes Services
Yorke House
Castle Meadow Road
Nottingham
NG2 1BG

Tel 0845 600 2622
Monday to Friday 09 00 - 17 00

Fax 0115 974 1480

Acknowledgement of registration for tax relief and exemptions

The Aegon Self Invested Personal Pension Scheme.

has been registered by HM Revenue & Customs (HMRC) on 03/10/2011. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is **00773956RC**. You should use this when you want to view the scheme details online and in all future communications with HMRC.

HMRC may carry out checks to ensure that the conditions to be a registered pension scheme for tax relief and exemptions are met and continue to be met.



Pension Schemes

your HMRC services

Pension Schemes

> Welcome
> View messages
> View all Pension Schemes
> Advanced Scheme Search
> Registered Pension Schemes (AROUND)

Registration
> View Certificate
> View Registration Details

Scheme Administration
> View Current Scheme Details
> Amend Scheme Details
> Scheme Administrator Information
> Practitioner Management
> View Submission Records

Pension Service Notices for Scheme
> View Notices
> Reporting
> Event Report
> Accounting for Tax
> Pension Scheme Return
> Quick Links
> The Pensions Regulator
> VAT
> Your Online Services
> Make a Payment
> Sign out

Pension Scheme Summary
Pension Scheme Name
Pension Scheme Tax Reference (PSTR)

Aegon Self Invested Personal Pension Scheme
00773956RC

> View current scheme details
> Amend scheme details

Registration
> Registration for Tax
> Relief at source

Reporting
Please select the type of report below:
> Accounting for Tax
> Registered Pension Scheme Return
> Event Report

Scheme Administration
Please select an option below:
> Scheme Administrator management
> Practitioner management
> View submission records

Pension Service Notices for Scheme
You have 15 notices for this Pension Scheme
> View notices

[Print 2](#)

[Return to Pension Scheme Summary 2](#)

WELCOME

- » [Scheme Administrator Management](#)
- » [Practitioner Management](#)
- » [View Submission Receipts](#)
- » [Revision Service Notices for Scheme](#)

Pool 2
Return to Pension Scheme Summary 2

[Return to Pension Scheme Summary >](#)

