



## TRANSFER & EARNINGS CONFIRMATION

I FREDERICK IRVINE have been provided with a copy of the Pensions Regulator's "Scammed out of his retirement. Don't be next." booklet. Royal London has advised me of the areas of concern that it has identified based on the Regulator's guidance. It has also recommended that I take independent advice from a financial adviser authorised by the Financial Conduct Authority and review all of the circumstances before I decide whether I wish to proceed with the transfer which I requested.

Having carefully considered my position and the risks involved, I confirm that I am currently receiving earnings from BAE SYSTEMS (name of current employer) and that I do wish to proceed with the transfer. I am therefore instructing Royal London to pay the proceeds of my Policy / Policies with Royal London PP1/MHQ/2613704 (policy number/s) to HALFPENNY AND SPANLOSS EXECUTIVE PENSION SCHEME (scheme name). I understand that Royal London will not be responsible for any financial loss which I may suffer as a result of this transfer being made.

Signature

Date

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