

Mr N Graham  
The Old Post House  
Burford Road  
Black Bourton  
Bampton  
Oxfordshire  
OX18 2PF

Tel: 0845 606 6586  
Fax: 0844 800 7235  
Email: pensiontransfers@cfs.coop  
Our ref: CSC/Transfers/WO1181/D  
Date: 30<sup>th</sup> July 2014

Dear Mr Graham

**CIS Pension Policy Number: 8952311 & P00053563A**

Thank you for your request to continue with the transfer your CIS Pension policy to the Joe Bloggs Property Limited SSAS.

The Pensions Regulator has recently issued new guidance on making pension transfer payments which sets out a number of checks for us to perform before making transfer payments. The checks are designed to ensure that your pension savings will be used for the purpose they were intended, to provide you with benefits in your retirement.

To help you understand the risks, we enclose a booklet, produced in partnership by a number of government organisations setting out what you need to watch out for and the implications. You can find out more from the Pensions Regulator ([www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)) or from the Pensions Advisory Service ([www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)).

To help us complete our checks we attach a list of the information we require. You may find that you need to contact your receiving scheme for much of the information. We appreciate that we are asking for a lot of information but we hope that you understand that this has become a necessary step in the process. If you are unable to provide any of the information listed, please provide a reason why?

We also ask that you complete and return the enclosed declaration which asks you to make certain confirmations and that you understand the tax implications.

Upon receipt of all the information we will complete our assessment and let you know if we are able to continue with your transfer request. Please note that if we are not able to continue with your transfer request to the above scheme you may ask for a transfer to another scheme. We already hold information on many schemes and we may not need to ask for such detailed information next time.

Yours sincerely



Paul Caunce  
Customer Support Centre, Life and Savings



## Transfer out information request and declaration

Policyholder name: Mr Neil Graham

Plan number: 8952311 & P00083563A

Receiving scheme name: Joe Bloggs Property Limited SSAS

Please provide the information listed below to enable us to assess whether or not you have provided a valid transfer request. In some instances you will need to ask the receiving scheme for the information:

Is the information required	Description of information required	Please tick to confirm you have enclosed the information.
Yes	A copy of any promotional materials, e-mails and letters you have received in relation to the receiving scheme.	
Yes	A copy of the letter from Her Majesty's Revenue & Customs (HMRC) confirming the scheme's registered status and PSTR number.	
Yes	A copy of the online printout from the Pensions Regulator that confirms the scheme has been registered with them and shows the scheme's PSR number. If the scheme is not registered please provide the reason why.	
Yes	A copy of the scheme's trust deed and rules.	
Yes	The full name and address of the company responsible for administering the scheme.	
Yes	A copy of the scheme's policy on the payment of benefits to members and their dependants.	
Yes	A copy of the basic information about the scheme that has been provided to you as a member of the receiving scheme. This is often in the form of a scheme or membership booklet or Key Features.	
Yes	A copy of the statement of transfer credit issued to you by the receiving scheme. If you don't have one then please request one from the scheme.	
Yes	Full details of the employer whose scheme you want to transfer to - company name, registered address, company registration number and nature of business.	
Yes	Proof that you are employed by the employer whose pension scheme you are transferring to, e.g. payslip with employer's name included, contract of employment.  If you are not employed by the employer whose pension scheme you are transferring to, please advise what connection you have to the scheme and the reasons why you want to transfer to the scheme.	
Yes	Is the scheme to which you are transferring a SIPP? If so, please provide the name and address of the SIPP operator.	
Yes	Were you given advice about this transfer? If so please provide the full name, address and FCA adviser number of the person giving you advice.	



Policyholder name: Mr Neil Graham

Plan number: 8952311 & P00083563A

Receiving scheme name: Joe Bloggs Property Limited SSAS

**We also need to ask you some questions about what you have been told by the receiving pension scheme, or anyone acting on their behalf.**

Please delete as appropriate	
Have you been offered a loan, savings advance, cash back, cash bonus, or other incentive as a result of this transfer?	Yes / No
Have you been advised that if you may be able to access the proceeds from this transfer before the age of 55 with no mention of having to satisfy any poor health condition?	Yes / No
Have you been advised that your transfer proceeds will be invested overseas?	Yes / No

Please confirm below how you were you made aware of the receiving scheme

.....

.....

Please provide us with the full names of the receiving schemes investment providers

.....

.....

Finally we just need you to sign to confirm that:

1. The answers I have given to the questions above are true?
2. I understand that if it is determined, at any time, that the answers to the above questions are incorrect or that the information I have provided is incomplete and/or incorrect that I will be responsible for any tax charges that arise including those that CIS may be charged as a result of relying on the information I provide.
3. I understand that such tax charges are normally 70% of the transfer value from my CIS pension policy.

Signature

Neil Cra

Date

7-08-2014

