

Strictly Private & Confidential

Carlton James
Lime Kiln House
Lime Kiln
Royal Wootton Bassett
Swindon
SN4 7HF

13 May 2024

Dear Sir or Madam

AJ Bell SIPP - Lisa Blackmore - ABWMX2S
Transferring Scheme: Carlton James - NW525182C

**PARTIAL
TRANSFER**

Mrs Blackmore has requested for the existing pension plan held with Carlton James to be transferred to the SIPP administered by us, AJ Bell Management Limited. Please find enclosed our Transfer Form, completed and signed accordingly.

Please send the funds via electronic payment to the following bank details:

Bank:	Bank of Scotland, New Ueberior House, 11 Earl Grey Street, Edinburgh, EH3 9BN
Sort Code:	12-27-34
Account Number:	06980213
Account Name:	Sippdeal Trustees Ltd Payments In
Payment Ref:	ABWMX2S

Upon completion of the transfer, in order to prevent any delay in allocating the funds to the client's SIPP, I would be grateful if you could send us the full transfer information relevant to this transfer as soon as possible. Please ensure you provide this information for uncrystallised and/or crystallised transfers. This should confirm the following:

- The transferring scheme's HMRC Pension Scheme Tax Reference number –
- The total transfer value – £
- Whether the transfer contains any crystallised benefits, along with the relevant details:
 - The crystallised value of the transfer - £
 - The uncrystallised value of the transfer - £
 - Details of whether each tranche is in flexi or capped Drawdown -
 - The amount designated to DD per tranche -
 - Amount of lump sum allowance (LSA) used per tranche – £
 - Amount of lump sum and death benefits allowance (LSDBA) used per tranche – £
 - If LSA and LSDBA used unavailable, confirm LTA% used per tranche -
 - Confirmation whether the tranche first came into payment (a) before 6 April 2006, (b) before 6 April 2024 or (c) on or after 6 April 2024-
 - Last review date per tranche (if capped drawdown) -
 - Max GAD per tranche (if capped drawdown) - £
 - Income paid in current year per tranche - £
- Details of any transitional protection relating to the transferring benefits and/or member (including whether the member retains protected pension age benefits) –

- Whether the transfer is part of a block transfer – if yes, please provide details of the block transfer and the associated members (including whether the member has transferred protected pension age benefits on a block transfer basis) –
- Whether the transfer value derives from a Pension Sharing Order or Provision –
- If the member is subject to the Money Purchase Annual Allowance –

○

We only provide pension benefits as a drawdown pension received by way of a recognised transfer. We are not an annuity provider and cannot accept Open Market Option payments. The transfer paperwork has been completed on that basis. Also, we do not accept transfers from non-UK registered pension schemes. If the ceding scheme is not a UK registered pension scheme as determined by HMRC, the transfer cannot proceed. We reserve the right to return any funds received as an Open Market Option or from a non-UK registered pension scheme.

Please note, in 2013 the Sippdeal SIPP was rebranded to the AJ Bell Youinvest SIPP. In 2022 the AJ Bell Youinvest SIPP was rebranded to the AJ Bell SIPP. There was no change to the underlying legal ownership or to the administrators of the SIPP.

For the sake of clarity, the SIPP falls under, and is governed by, the rules of the Sippdeal e-sipp. The Master Trust Deed and Rules for the Sippdeal e-sipp confirm that AJ Bell Management Limited (company number 03948391) acts as the Scheme Administrator, and that Sippdeal Trustees Limited (company number 4050222) act as the Scheme Trustee. AJ Bell Management Limited are appropriately authorised by the FCA under firm reference number 211468. You may wish to check the Financial Services Register for confirmation of this.

The Sippdeal e-sipp is a registered pension scheme with HMRC under part 4 of the Finance Act 2004 and the Pension Scheme Tax Reference number is 00605674RH. A copy of our HMRC approval letter is enclosed.

I look forward to receiving the transfer payment at your earliest convenience.

If you have any questions, please contact the transfers team at transfersin@ajbell.co.uk.

Yours faithfully

ch. 

Helen Potts
Head of Transfers

Enc. Transfer Form, HMRC approval letter

SIPP

Transfer in form



This form lets you transfer cash and/or investments from another UK-registered pension scheme into your AJ Bell SIPP.

If you don't already have an AJ Bell SIPP you'll need to apply for one before completing this form. You can apply for a SIPP on our website.

Please use BLOCK CAPITALS only and blue or black ink, ticking boxes where appropriate.

When your transfer form is signed and completed, please scan and email it to transfersin@ajbell.co.uk.

Or if you prefer, you can post the completed form to us at:

AJ Bell
4 Exchange Quay
Salford Quays
Manchester
M5 3EE

If you email us your transfer form, we may later need you to post us a paper copy with a wet signature. If this is the case – and it'll depend on the provider you're transferring from – we'll be in touch to let you know.

Personal details

Title

Dr / Mr / Mrs / Miss / Ms / Other **Mrs**

Surname

Blackmore

Forename(s)

Lisa

Date of birth

17/12/1970

National Insurance number

NW525182C

Permanent residential address

Bridge End, 19 The Lan West Deeping, PETERBOROUGH, Lincolnshire

Postcode

PE6 9HS

Country

UNITED KINGDOM

Daytime telephone number

07502016749

Email address

lisablackmore@btinternet.com

AJ Bell SIPP account number

ABWMX2S

Please ensure that your personal details held with the pension scheme you're transferring from match the above as differing details may delay your transfer.

Your transfer details

Current provider (where known)

Carlton James Jval Edman Investments Pension Scheme

Existing plan number or policy number under transferring scheme

TBC

Is the transferring scheme a defined benefit/final salary pension scheme or a scheme that includes safeguarded benefits?

☐ Yes

☒ No

When you transfer a defined benefit/final salary pension scheme or a scheme that includes safeguarded benefits you give up a guaranteed income, as well as potential increases to that income in the future. For most defined benefit/final salary pension schemes or schemes that include safeguarded benefits, you'll need to take regulated financial advice before you can transfer it.

We can only accept a defined benefit/final salary pension scheme or a scheme that includes safeguarded benefits transfer worth £30,000 or more if a suitably qualified financial adviser has recommended that the transfer is right for you.

To confirm you've received their recommendation, you and your adviser need to complete our [financial advice declaration form](#). You can also find this form on the 'Useful forms' section of ajbell.co.uk. Please send the completed form back to us along with this one.

Important - please note that if you are transferring from a defined benefit/final salary pension scheme or a scheme that includes safeguarded benefits and the expiry date of any transfer value guarantee is less than 10 working days away, then whilst we will do our very best, we cannot be held responsible if the deadline is missed. You are advised to keep in regular contact with the transferring scheme to check on progress.

Is the current plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders?

☐ Yes

☒ No

Is the transfer to be in the form of cash only?

☒ Yes

☒ No

Approximate value to be transferred to AJ Bell

£ ~~1,000,000.00~~

£ 64,170.53

This is a full transfer ☒

This is a partial transfer ✓

Are the sums and assets being transferred in:

a. Not in drawdown;

☒

b. Already partially in drawdown;

☐

c. Already entirely in drawdown;

☐

If the sums and assets are partially in drawdown, please confirm the split of the value being transferred:

Not in drawdown

In drawdown

£

£

If the transfer is in drawdown (i.e. you are transferring from a pension from which you've taken a tax-free lump sum with the remaining funds left invested to take an income from as you choose) you must also complete our SIPP income requirements for transfer-in drawdown form.

IMPORTANT NOTE

You may hold funds with your current provider in a unit class not available with AJ Bell. If so, when you transfer these funds to us, you authorise us to convert them into a mutually held unit class – which could be more expensive. After the transfer is complete, you also give us the authority to convert any of your funds to a cheaper unit class, where one is available.

If you are in serious ill health and considering transferring a pension, there may be an Inheritance Tax liability if you don't survive the transfer by two years. You should take advice before transferring if you believe this could apply to you.

Request for transfer

I authorise and instruct you to transfer sums and assets from the plan(s) as listed in this form directly to the receiving provider and to provide any instructions and/or discharge required by any relevant third party to do so, in the form of

- A cash payment made by cheque, or such other method agreed with us or
- An in specie transfer of assets held on my behalf (after deduction of any outstanding liabilities or charges). Where appropriate we will advise details of the nominee/parties to whom assets must be transferred. I understand that the existing investment manager or administrator of the transferring scheme is responsible for collecting dividends and tax reclaims and realising all rights and entitlements in respect of the assets transferred and for passing them to the receiving scheme.

Where you have asked me to give you any original policy document(s) in return for the transfer of sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan(s).

I authorise you and AJ Bell or AJ Bell Management Limited or Sippdeal Trustees Limited 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 the receiving scheme. I agree that a copy of this authority will have the validity of the original.

I authorise you and AJ Bell or AJ Bell Management Limited or Sippdeal Trustees Limited and any employer paying contributions to any of the plan(s) as listed in this form 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 the receiving scheme.

Until this application is accepted and complete, the receiving scheme administrator's responsibility is limited to the return of the total payments to the current plan.

Where the payment(s) made to the receiving scheme represent(s) all of the sums and assets under the plan(s) listed in this form, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.

Where the payment(s) made to the receiving scheme represent(s) part of the sums and assets under the plan(s) listed in this form, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

I promise to accept responsibility in respect of any claims, losses and expenses that AJ Bell or AJ Bell Management Limited or Sippdeal Trustees Limited and the current provider may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

I request the scheme administrator of the receiving scheme to accept the transfer from the transferring scheme and to pay it into my SIPP. I confirm that the information provided relevant to my application to transfer benefits into my SIPP is correct and complete to the best of my knowledge and belief.

I accept that in order to comply with regulatory obligations, the receiving scheme and the current 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 confirm that I have not received any advice or recommendation in relation to the transfer from a representative of AJ Bell, AJ Bell Management Limited or Sippdeal Trustees Limited.

I confirm that I am not knowingly in serious ill-health. If it is later found out that I was in serious ill health at the time of the transfer of the plan(s) listed in this form, I authorise AJ Bell, AJ Bell Management Limited or Sippdeal Trustees Limited to pay death benefits into my estate.

Additional declaration for transfers of income drawdown benefits (if applicable): I declare that all, or a part, of the transfer payment has been designated to provide income drawdown pension benefits for me under the transferring scheme. I understand that the transferring scheme is responsible for confirming the amount (if any) designated to provide these benefits.

I further understand that the amount of the transfer payment representing these benefits will be applied to provide me with income drawdown benefits under the receiving scheme and will be subject to the same maximum income limit (if any) as under the transferring scheme, until such time as a further review of this limit is triggered.

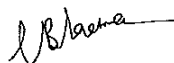
Your name

Lisa Blackmore

Date

Mon Jan 22 2024

Your signature



Mrs Blackmore (Feb 2, 2024, 8:53am)

What happens next?

Once we receive your completed form, we'll contact the scheme administrator of your pension to get your transfer started. We'll try to complete your transfer as soon as possible – but exactly how long it takes will vary depending on the following factors:

- The type of investments you're transferring. As a guide, cash only should take 2-4 weeks, shares 4-6 weeks, funds 6-8 weeks and foreign holdings 10-12 weeks.
- If you're transferring cash and investments, your cash will be transferred to us after your investments
- How long it takes your current provider to respond to our requests
- Whether the documentation required by us or your current provider is completed correctly
- Whether you still have to pay fees to your current provider, including closure and administration fees

If you're transferring investments, you can track the progress of your transfer. Just log in and click 'Transfers'.

Transferring scheme instructions

If you require any further forms to be completed by the transferring customer please contact the customer directly. For a cash transfer, your cheque must be made payable to 'AJ Bell SIPP re (insert the name of the transferring customer) e.g. AJ Bell SIPP re John Smith' and sent to the address shown on the first page of this form.

For all transfers you must provide us with full details of the benefits being transferred. The information that you provide must confirm

- that the transferring scheme is a registered pension scheme under the Finance Act 2004
- the transferring scheme's HMRC Pension Scheme Tax Reference
- the total transfer value
- whether the transfer contains any crystallised benefits and, if so, full details of them
- whether you have reason to believe the transferring customer has flexibly accessed their pension rights (whether in the transferring scheme or otherwise) and, if so, specify the date you believe the rights were first accessed
- whether any of the transfer value derives from a beneficiary's drawdown fund and, if so, whether it is a dependant's, nominee's or successor's drawdown fund, and if it is a dependant's drawdown whether the funds are in capped drawdown (and full details) or flexi-access drawdown
- details of any transitional protection relating to the benefits of the transferring customer and, if relevant, whether the transfer is part of a block transfer
- whether the transfer value derives from a pension sharing order or provision or whether an earmarking order is in force in relation to the transferring benefits.

For information, the receiving scheme is a registered pension scheme under Finance Act 2004 (PSTR: 00605674RH). It is also an appropriate scheme (7001330A).



Issuer AJ Bell

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Parties involved with this document

Document processed	Party + Fingerprint
Fri, 2nd Feb 2024 8:53:30 UTC	Mrs Blackmore - Signer (e9c4e39d5a210d0de01d224df4508155)
Fri, 2nd Feb 2024 8:53:30 UTC	Copy - Copied In (95c3ddd76353c509c1491399e8a4bfbc)

Audit history log

Date	Action
Fri, 2nd Feb 2024 8:53:31 UTC	Mrs Blackmore viewed the envelope (151.224.79.75)
Fri, 2nd Feb 2024 8:53:30 UTC	This envelope has been signed by all parties (151.224.79.75)
Fri, 2nd Feb 2024 8:53:30 UTC	Sent the envelope to Copy (transfers@youinvest.co.uk) for signing (151.224.79.75)
Fri, 2nd Feb 2024 8:53:30 UTC	Mrs Blackmore signed the envelope (151.224.79.75)
Fri, 2nd Feb 2024 8:49:12 UTC	Mrs Blackmore viewed the envelope (151.224.79.75)
Thu, 1st Feb 2024 15:40:15 UTC	Mrs Blackmore opened the document email. (151.224.79.75)
Sun, 28th Jan 2024 17:24:03 UTC	Document emailed to lisablackmore@btinternet.com (18.130.154.164)
Sun, 28th Jan 2024 17:19:02 UTC	Sent Mrs Blackmore a reminder to sign the document. ()
Mon, 22nd Jan 2024 17:18:36 UTC	Document emailed to lisablackmore@btinternet.com (18.134.209.160)
Mon, 22nd Jan 2024 17:18:32 UTC	Envelope has been set to automatically expire after 30 day(s). (54.170.255.92)
Mon, 22nd Jan 2024 17:18:32 UTC	Envelope has been set to automatically remind the active signer every 6 day(s). (54.170.255.92)
Mon, 22nd Jan 2024 17:18:32 UTC	Sent the envelope to Mrs Blackmore (lisablackmore@btinternet.com) for signing. (54.170.255.92)
Mon, 22nd Jan 2024 17:18:32 UTC	Copy has been assigned to this envelope. (54.170.255.92)
Mon, 22nd Jan 2024 17:18:32 UTC	Mrs Blackmore has been assigned to this envelope. (54.170.255.92)
Mon, 22nd Jan 2024 17:18:32 UTC	Document generated with fingerprint 3271f4ada8b87d9428f48d204464be52. (54.170.255.92)
Mon, 22nd Jan 2024 17:18:32 UTC	Envelope generated with fingerprint 80909711dd35d406f5bf4f12b2ede16f (54.170.255.92)



**HM Revenue
& Customs**

***Pension Scheme
Tax Reference (PSTR)***

250006:0000093:001

AJ Bell Management Limited
4 Exchange Quay
Salford Quays
Manchester
M5 3EE

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

Tel 0115 974 1600
Monday to Friday 09:00 - 17:00

Fax 0115 974 1480

Date of Issue 25/April/2007

Pension Scheme Tax Reference (PSTR)

The Pension Scheme Tax Reference (PSTR) for THE SIPP DEAL E SIPP

is 00605674RH You should use this when you want to view the scheme details online and in all future communications with HM Revenue & Customs.



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- [Sign out](#)

User Name: (A0051780)
PSTR 00605674RH

Pension Schemes

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Pension Scheme Summary

Pension Scheme Name **The Sippdeal e-sipp**
Pension Scheme Tax **00605674RH**
Reference (PSTR)
> [View current scheme details](#)
> [Amend scheme details](#)

Registration Registration for
Tax 05 Apr 2006View

Relief at source 04 Feb 2008ViewAmend

Reporting 



Please select the type of report below:

> [Accounting for Tax](#)> [Registered Pension Scheme Return](#)> [Event Report](#)



Scheme Administration

Pension Service Notices for Scheme 

Please select an option below:

You have 85 notices for this Pension
Scheme> [Scheme Administrator management](#)  > [View notices](#)> [Practitioner management](#) > [View submission receipts](#)[© Crown Copyright](#) | [Privacy Statement](#) | [Terms & Conditions](#) | [Accessibility](#)

Current scheme details

Pension Scheme Name	The Sippdeal e-sipp
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	05 Apr 2006
Name of Scheme Administrator who registered the scheme	A J Bell Management Limited
Scheme status	Open
Sub-scheme	No
Pension scheme structure	Single
The scheme is an investment regulated pension scheme 	Yes
Band of number of scheme members	10001+
Registered for Relief at source	Yes
Occupational pension scheme 	No
Country or Territory scheme established	UNKNOWN