



Supplemental transfer form

In order to consider the transfer request the scheme administrator (who will be Friends Life or the trustees of the transferring scheme) requires additional information and copies of documents relating to the receiving scheme.

Please ensure Part A is completed by the member and Part B is completed by the scheme administrator of the receiving scheme.

Part A For the member to complete where the receiving scheme is a non-insured Defined Contribution Occupational Pension Scheme (please tick or complete as appropriate)	
1 Full name, nature of business (trade) and company registration number (where applicable) of the sponsoring employer(s) of the receiving scheme	
2 Is the sponsoring employer	<input type="checkbox"/> trading <input type="checkbox"/> non-trading
3 In what capacity are you employed by the sponsoring employer(s)? (If you are not employed by the sponsoring employer(s) provide details of your current employer)	
4 Are you receiving remuneration from the sponsoring employer (s) of the receiving scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5 Are you or the sponsoring employer(s) paying ongoing contributions to the receiving scheme?	<input type="checkbox"/> Member and employer are contributing <input type="checkbox"/> Member contributions only <input type="checkbox"/> Employer contributions only <input type="checkbox"/> No employer or member contributions are being paid

6 Pension liberation checklist for members

Pension liberation is a means by which agents acting for non-insured schemes offer early release of benefits or other incentives. Transfers to these schemes may be fraudulent and are often encouraged by payment of cash payments or loans or unrealistic promises of high investment returns. You may be liable for significant tax charges if such a transfer goes ahead and your pension savings may be at risk or lost altogether.

Please refer to the Pension Regulators leaflet entitled 'Predators Stalk Your Pension' enclosed with this form and report any concerns to Action Fraud.

(Note: Only insured products are eligible for compensation from the Financial Services Compensation Scheme).

Please tick any of the statements below that apply to the transfer. If any do apply, please consider carefully whether your pension savings are at risk:

- ☐ You were contacted about making a transfer by telephone call, text, email or through a website.
- ☐ Your adviser/agent is not authorised by the Financial Conduct Authority (check the financial services register at www.fca.org) or the adviser/agent is based overseas.
- ☐ You have been offered any form of incentive to proceed with the transfer or to speed up the transfer - this would include cash payments/loans/commission rebates/thank you payments etc.
- ☐ You have been invited to join an occupational pension scheme sponsored by a company that you do not work for.
- ☐ You have been offered a guaranteed or high return investment (often in overseas land/forestry/green or eco investments).
- ☐ You have been offered access to your pension savings before age 55 or more than 25% as a lump sum before or after 55, or informed of a 'loophole' to avoid normal pension tax rules.
- ☐ You have not received scheme documentation such as key features documents, member booklet, scheme rules or investment information.
- ☐ A courier has collected transfer forms directly from you or you have been encouraged to act promptly without referring to the provider of your existing policy or a regulated adviser authorised by the Financial Conduct Authority.
- ☐ You are paying a fee in respect of the transfer or charges are being deducted from the transfer.

Lastly, do you know

- Where your money is being invested, who is managing the investment and what their credentials are?
- What will happen to your pension savings in the event the employer/trustee or scheme administrator commences winding up or cannot be contacted?
- What the charges are in relation to the transfer and the ongoing administration of the receiving scheme?