

KL 1096 2274 2GB

Alexander Chapel Associates Limited SSAS
Retirement Capital
Vanture Wales Building
Merthyr Tydfil Bus. Park
MERTHYR TYDFIL
Wales
CF48 4DR

11 September 2023

Dear Sir/Madam,

Joseph Beardwood - Personal Pension Cash Transfer

We have been instructed by the above client to arrange for the cash transfer of their policy to the Transact Personal Pension.

For your reference our PSTR reference is 00605455RP and ASCON is A7001286E.

Please ensure that the monies are transferred to the Transact Client Account:

Account Name	Bank	Sort Code	Account Number
Transact Client Account	NatWest	60-00-01	36298921

Please ensure you use the following **Transact Transfer Reference(s)** when sending all cash and on all correspondence:

Your Reference	Transact Transfer Reference
NA477126B	TF00899410

If you need any further information or assistance, please call us on 020 7063 8340, or email us at transferqueries@integrafin.co.uk.

Yours faithfully,



Daniela Ciucalau
Regional Client Operations Manager

Enc: Transact Pension Transfer Instruction

Instruction - Pension Transfer

**ONLINE**

Want to transfer a pension from another provider to a new portfolio?

It's easier and quicker online via 'Personalised Illustrations and Applications'.

Call our friendly team on **020 7608 5387** for help.

1. Investor Details

Surname

Joseph

Given Names

Beardwood

Transact Portfolio Number

788-079-452

National Insurance Number

N A 4 7 7 1 2 6 B

Permanent Residential Address

Fron Heulog

BETWS-Y-COED

Country

UK

Postcode

L L 2 4 0 B L

2. Type of Transfer

Type of transfer



Cash



In Specie

Certain investment share classes cannot be transferred to us in specie. In this event we will treat your transfer request as an instruction to convert to a permitted share class of the same investment, the costs and/or charges of which may be higher. Where conversion is not possible, the investment will be sold and transferred as cash.

Please note: Where benefits are subject to earmarking, we may not be able to accept the transfer.

3. Transferring Scheme Details

If benefits are being transferred from more than one source, a separate form will be required for each transfer.

Scheme Administrator / Scheme Name

RETIREMENT CAPITAL

Address

 VENTURE WAKES BUILDING
 MERTHYR TYDFIL BUS PARK
 MERTHYR TYDFIL

Country

WAKES

Postcode

CF484DR

Membership/Policy Number(s)

NA477126B / SHERIDAN BINDIE
(PENSION SCHEME)

Contact Name

Telephone Number

Pension Scheme to be transferred

Personal Pension (inc. GPPs & Employer Stakeholder Schemes)

Defined Contribution Occupational Scheme (inc. SSAS)

Section 32 Buyout Bond

Defined Benefit Occupational Scheme

Please specify the guaranteed value expiry date for a Defined Benefit Occupation Scheme:

 / /

Other (please specify)

SSAS

Yes

No

Does the Scheme include safeguarded benefits?

Safeguarded benefits are benefits which include some form of guarantee or promise about the amount of income payable at retirement.

Yes

No

Is this pension/will this pension be subject to a financial settlement/pension sharing order?

Yes

No

Type of pension transfer:



Full



Partial

Approximate/partial transfer value:

£234,506.00



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4. Pension Details

To which Transact pension do you wish to transfer your existing pension benefits?

*The Transact Section 32 Buy Out Bond cannot accept Guaranteed Minimum Pension (GMP). Any GMP must be transferred to the Transact Personal Pension and held as Pension Rights.

**In the case of the Executive Pension, transfers can only be accepted where a Transact Executive Pension already exists.

Transact
Personal
Pension

Transact
SIPP

Transact
Section 32
Buy Out Bond*

Transact
Executive
Pension**



Please indicate whether the transfer payment is from a crystallised (drawdown) pension or an uncrystallised pension?

☐ Crystallised Benefits

If you wish to take income immediately you must submit a completed Withdrawal form (T007) with this form. To obtain a prepopulated version of both this form and a T007, use Personalised Illustrations and Applications on Transact Online (Advisers only).

☒ Uncrystallised Benefits

If you wish to take benefits immediately you must submit a completed Pension Benefit Request form (T020) with this form.

This transfer is the result of



Block Transfer*



Wind Up**



Neither

*Block transfers can only be transferred into a Transact Personal Pension or Transact SIPP.

**Wind Up transfers can only be transferred into a Transact Section 32 Buy Out Bond.

If you ticked 'Block Transfer':

Yes

No

Have you been a member of the Transact Personal Pension or Transact SIPP for longer than one year?

Note that proceeding with the Block Transfer may have the effect of restricting your Pension Commencement Lump Sum entitlement.



Please confirm the names of the other Block Transfer members:

5. Authorisation

It is a serious offence to give false information. To do so could lead to prosecution.

Declaration by Integrated Financial Arrangements Ltd

Integrated Financial Arrangements Ltd agrees to administer the Transact SIPP as the scheme provider, and to administer the Transact Personal Pension, the Transact Section 32 Buy Out Bond and the Transact Executive Pension on behalf of IntegralLife UK Limited, the provider of these schemes.

Your declarations

- I authorise and instruct you to transfer sums and assets from the plan(s) listed in Section 3 of this application directly to the receiving provider and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise the receiving provider, the current provider and any financial intermediary named in this application 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 provider.
- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that the receiving provider and the current provider 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 application. This includes where I have been asked to provide any original policy documents in return for the transfer of funds and I am unable to do so.
- I understand that, for transfers of arrangements from which I have already taken benefits:
 - no pension commencement lump sum is available from my fund at any time;
 - I cannot make any future contributions to this arrangement;
 - for transfers of Capped Drawdown arrangements only, you will continue to apply the same maximum income and the same review period as my current pension provider; and
 - an annuity can be purchased at any time.
- I confirm that where the transfer contains safeguarded benefits and the transfer is above £30,000, I have received, from the Adviser detailed in Section 6 below, advice which includes a recommendation to transfer my benefits to a Transact pension. I understand that Transact will not be able to accept this transfer instruction where advice and a recommendation to transfer has not been provided.
- I confirm that I have been provided with and read the pension illustration, Key Features Document and the Terms and Conditions applicable to this transfer.
- I agree to the Terms and Conditions.
- I have not received any financial advice from Transact.
- I authorise the receiving provider, the current provider and any employer paying contributions to any of the plans as listed in the appropriate section of this application 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 provider.
- Until this application is accepted and complete, the receiving provider's responsibility is limited to the return of the total payment to the current provider.
- When payment is made to the receiving provider as instructed, this means that I shall no longer be entitled to receive, from the current provider, pension benefits from the whole of the plans listed in the appropriate section of this application where the whole of the plans is transferring, or those parts of the plans represented by the payment if only part of the plans is transferring.
- I instruct Transact to arrange for the conversion of investments, where necessary, to facilitate the in specie transfer of those investments.



Instruction - Pension Transfer



5. Authorisation (continued)

Your Adviser's Payment

If you have agreed to pay your Adviser on a Portfolio Establishment Fee (PEF) basis, you may vary the Adviser Payment rate for this transfer: %

Ordinarily Transact will pay a PEF immediately on receipt of a transfer. However, if the pension is to be crystallised on completion of the transfer, this reduces the amount available for crystallisation and consequently the Pension Commencement Lump Sum. This can be avoided by setting the PEF to 0% and requesting a one-off Adviser Payment below.

A one-off Adviser Payment can be applied to an accrual pension or a pension that will be crystallised. If Transact receives a full or partial crystallisation request along with this form, the one-off cash Adviser Payment will be paid from the crystallised pension and will be made after the Pension Commencement Lump Sum has been paid.

Complete this section if you wish to make a one-off cash Adviser Payment (in addition to any previously instructed).

Wrapper	Amount	Timing		VAT Adjustment*
		Day (7th, 17th, 27th)	Month	
£	.			<input type="checkbox"/>

* VAT Adjustment will move in line with the current VAT Rate.

Investor Signature

X

Date (dd/mm/yyyy)

12/08/2023

6. Adviser Firm Declaration

This section must be completed by the adviser firm which has provided advice on the pension transfer. It must be left blank if the Investor has not received advice.

We confirm that:

- this transfer is not as a result of abridged advice only and we have advised the Investor in relation to the transfer and the underlying investments in accordance with the requirements of the Financial Conduct Authority;
- we have provided the Investor, in good time prior to their signing this application form, with copies of the relevant Transact Pension Key Features Document, the relevant Pension Terms and Conditions/policy provisions, the relevant pension illustration, and the Pensions Privacy Notice;
- the Adviser fees for this transfer are in accordance with HMRC and FCA rules (including those applicable to contingent charging), are genuinely commercial, and are wholly and exclusively for pensions-based advice for this Investor's pension arrangements. I accept that Transact may ask for additional information before deducting these fees from the Investor's portfolio.

Additionally, for any transfers containing safeguarded benefits that exceed £30,000, we confirm that:

- the firm has the necessary permissions and the advice has been given or checked by an appropriately qualified individual;
- the advice received by the Investor recommended a transfer to the selected Transact pension scheme.

Adviser Firm Name MGT Financial Planning Ltd	Firm Reference Number (FRN) 9 5 3 0 5 4
Adviser Name (Registered Individual) Mark Galligan	Registered Individual Transact Number 7 6 2 1 6 0 6 0 7
Signature X	Date (dd/mm/yyyy) 12/08/2023
Print Name MARK GALLIGAN	

04/23



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"Transact" is operated by Integrated Financial Arrangements Ltd, 29 Clement's Lane, London, EC4N 7AE
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(Registered office: as above; Registered in England and Wales under number: 3727592)
Authorised and regulated by the Financial Conduct Authority
(entered on the Financial Services Register under number: 190856)

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