

- ▶ A screen print from HMRC online services showing the registered status of the receiving scheme. The copy must show the Pension Schemes Tax Reference (PSTR) number, HMRC logo, the name of the pension scheme, the name of the scheme administrator and the date the screen print was taken. It must not be dated more than one month prior to submitting your transfer request to Standard Life.

You can ask the receiving scheme or trustee/administrator to provide you with this.

- ▶ If the plan to be transferred has a safeguarded benefit, such as a guaranteed annuity rate or guaranteed minimum pension, then we reserve the right to request further information prior to completing the transfer.
- ▶ If you are transferring to a Small Self-Administered Scheme (SSAS) or an Occupational Pension Scheme (OPS), evidence of earnings should be supplied. If you are employed, please provide copies of your last 3 months' payslips and a copy of your latest P60. If you are self-employed, please provide a letter from a certified accountant evidencing your last 3 months' income and a copy of your latest tax return.

We will also require a letter on headed paperwork from the bank which has been used to establish the SSAS account to confirm full details which should include all signatories to the account and date it was set up.

If pension benefits are being transferred In-specie (this option might be possible if your plan is a SIPP) the above requirements will not apply, instead we will require the following:

- ▶ Written confirmation from you authorising the transfer. The letter should be signed and dated, and also state the name of the UK registered pension scheme your pension assets are being transferred to and the Standard Life plan number(s) you are transferring the assets from.
- ▶ Written acceptance from the UK registered pension scheme that will be receiving the transferred assets.
- ▶ A screen shot taken from HMRC online services which confirms the registered status of the receiving scheme. The copy must show the Pension Schemes Tax Reference (PSTR) number, HMRC logo, the name of the pension scheme, the name of the scheme administrator and the date the screen print was taken. It must not be dated more than one month prior to submitting your transfer request to Standard Life.

Upon receipt of the requirements, either through Options or in writing, we will assess your request. Standard Life performs due diligence on all transfer requests and reserve the right to request additional information should it be deemed necessary.

Beware of pension scams

Falling foul of a scam could mean you lose some or all of your money.
See pension-scams.com or fca.org.uk/scamsmart

Information online

You can get payment details and other valuable information about your pension plans by visiting www.standardlife.co.uk.

Part 1 – Your details

You should complete this part.

Title (Mr/Ms/Miss/Mrs/Other eg Dr/Rev) **MR** Surname **CARSON**
 First name(s) (in full) **ANTHONY JOHN**
 Date of birth (DD/MM/YYYY) **14/01/1956** National Insurance Number **YZ594379A**
 Standard Life plan number **171**
 Your address **22 WOODSTOCK ST.
LONDON**
 Country **U.K.G.B.** Postcode **W1C 2AR**
 Your contact number **+44(0)7711190933**
 Your email address **info@tonycarson.com**

You should complete this part, but your Receiving Scheme Trustee or Scheme Administrator may need to provide you with the information required

Part 2 – Receiving Scheme details

Type of Receiving Scheme: Occupational Pension Scheme ☐ Personal Pension Scheme ☐ Small Self-Administered Scheme ☒
 Name of Receiving Scheme **TAIPAN RETIREMENT BENEFITS SCHEME**
 HMRC Pension Scheme Tax Reference number
 Name of Receiving Scheme Administrator **REGISTERED SCHEME ADMINISTRATOR LIMITED**
 Telephone no. for Receiving Scheme Administrator **0800 634 4862**
 Contact name at Receiving Scheme Administrator **EMILY MCALISTER**
 Address of Receiving Scheme Administrator **48 CHORLEY NEW RD
BOLTON,**
 Postcode **BL1 4AP**
 Name(s) of Receiving Scheme Trustees (if applicable) **ANTHONY JOHN CARSON
EDNA MARY REYNOLDS**
 Have you taken regulated advice about this transfer request? Yes ☒ No ☐
 If Yes, please provide the following details:
 Name of company providing you with financial advice **PENSION PRACTITIONER.COM LTD**
 Name of financial adviser
 Contact number **0800 634 4862**

Why ask these questions? Because, pension scammers may pose as financial advisers.

We always recommend that you take financial advice about your transfer options from a financial adviser authorised and regulated by the UK Financial Conduct Authority to give pensions transfers related advice.

If you take advice from someone who is not authorised and regulated by the UK Financial Conduct Authority, you may not be covered by the protections of the Financial Ombudsman Service or the Financial Services Compensation Scheme if things go wrong in relation to the advice given. You should also be aware that if you take advice from a non-UK based adviser, you may not be covered by any similar protections in the country you live, or where the advice has been given from, at all.

If you should have any queries about this, speak to your adviser or contact the UK Financial Conduct Authority.

If you are receiving advice from a financial adviser, you should remember that the adviser is acting on your behalf not only in giving advice, but also regarding the completion of this form.

FCA Reference
Number

How did you find out about this transfer opportunity? **GENERAL KNOWLEDGE**
I AM A SOPHISTICATED INVESTOR.

Do you know where your pension savings will be invested under the new scheme? Yes ☐ No ☒

If Yes, please provide details

Why ask this question?
Because, unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels etc., are generally considered high risk investments and many have been linked to pension scamming activity.

Part 3 – Receiving Scheme Declarations

The Trustee(s)/Scheme Administrator* of the Receiving Scheme:

- confirms that the Receiving Scheme is a UK registered pension scheme and will accept and is capable of accepting the transfer value to be transferred from the transferring plan;
- confirms that the Receiving Scheme is not under review by HMRC;
- confirms that, when required under the data protection law, the Trustees of the Receiving Scheme are registered with the Information Commissioner's Office as data controllers.
- undertakes to provide the Planholder with a copy of the correspondence from HMRC confirming the Receiving Scheme's PSTR number as evidence that the Receiving Scheme is registered with HMRC;

The Receiving Scheme Trustee/Scheme Administrator should complete this part.

Go to the Information Commissioner's Office website <https://ico.org.uk/> for further information on 'Registration by pension scheme trustees' requirements.

Where the Receiving Scheme is an occupational pension scheme:

- confirms that the Receiving Scheme is an Occupational Pension Scheme as defined under s1(1) of the Pension Schemes Act 1993 (c.48).

Where the Receiving Scheme is a personal pension scheme:

- confirms that the Receiving Scheme is FCA regulated.

This part 3 is signed for and on behalf of the Trustee(s)/Scheme Administrator* of the Receiving Scheme as follows:

Signature

Tom Carson

Date
(DD/MM/YYYY)

Position of
Authorised
Signatory

TRUSTEE

Printed Name
of Authorised
Signatory

ANTHONY JOHN CARSON

Contact phone
number

+44 7711190933

*Delete as appropriate



Signature

Receiving Scheme Payment Details

Bank Name/
Address

Postcode

Receiving
Scheme Account
Name

Receiving Scheme
Bank Account Number

Sort Code

Receiving Scheme Reference

Your plan summary - continued

What you might get back when you retire

This illustration shows what you might get back when you retire, if it was reduced by future inflation. The amounts are not guaranteed.

There's more information on the page titled 'What you might get back when you retire'. It's important you read the sections 'Information about these figures' and 'Information about your investment growth rates' which show details of the assumptions we've used.

	Your final plan value could be	This could give you a taxable pension each year of
From your benefits at 13 January 2031	£10,400	£408

Is your retirement date right? These figures are based on a retirement date of 13 January 2031. If this is not your intended retirement date, it's important you let us know, so we can provide you with information about your retirement options at the right time. We can also give you a revised illustration showing the values at your intended retirement date. Get in touch if your retirement date needs changing.

Will you have enough income to enjoy your retirement?

Our online tools can help you create a vision of your ideal retirement and give you an idea of how much money you'll need to pay for it. Go to www.standardlife.co.uk/retirementincome to find out if your pension is on track.

Then, if you find that your current savings won't be enough to pay for your retirement, you can use our Retirement Planner to see how paying more could boost your income. Visit www.standardlife.co.uk/pensioncalculator It's easy to use and only takes a few minutes to complete.

If you'd like to make a one off payment to your plan, log onto your secure account online or phone us on the number above. If you'd like to start or change your regular payments get in touch with your employer.

The detail

1 Current value

- ▶ **Current transfer value on 31 August 2019: £81,951.82**
- ▶ **Current retirement value on 31 August 2019: £84,275.16**

The amount we'll pay for the with-profits part of your plan may depend on when you move out of with-profits and what you decide to do.

The current retirement value is the amount you could have taken if you had chosen to buy an annuity, take a flexible income (drawdown), take a lump sum or a combination of these.

The current transfer value is the amount you could have transferred if you had chosen to transfer to another plan and not start taking any retirement benefits immediately or switch into other investment funds under your plan.

Please note that this is our current practice for unitised with profits pension payouts and it could change in the future. For full details about our current practice see the document Unitised With Profits payouts on our website www.standardlife.co.uk/withprofits or call us on the number below for a copy.

! Fund values can go up and down, so the amount you get back could be higher or lower than this.

Please remember that you have a valuable guarantee on your with-profits investment, which you'll lose if you transfer out.

See section 2 for more information.

▶ If you die before you retire

The amount we will pay is the total fund value - see below - plus any final bonus on the date you die.

We could pay the death benefit as a lump sum, or a pension, or a combination of both.

* Wherever you see this symbol, you can find an explanation in the *Glossary* on page 5.

2 Fund information

▶ Fund value on 31 August 2019

The next table shows where your money was invested on 31 August 2019.

Fund name	% of your plan	Number of units	Unit price (p)	Total
Pension With Profits Fund	57.56	3189.145	1135.2	£36,203.17
Pension Millennium With Profits Fund	42.44	18520.488	144.1	£26,688.02
Total fund value	100			£62,891.19

The total fund value is different from the current transfer value. That's because the current transfer value allows for the final bonus that we would have paid and any with-profits unit price reduction that would have applied if you had chosen to move to another plan on 31 August 2019.

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Any questions? +44 131 246 1866 | www.standardlife.co.uk