



Mr R Best  
58 Bridle Road  
Maldenhead  
Berks  
SL6 7RP

**Contact us**

Phone 03456 10 00 10  
8.30am-5.30pm,  
Monday to Friday

Write to  
Customer Review  
Aegon  
Edinburgh Park

Edinburgh  
EH12 9SE

Fax 0131 549 4225

Contact  
response@aegon.co.uk

Find out more online  
www.aegon.co.uk

Dear Mr Best,

## Request to transfer your pension fund

We've received a request from Myers Davison Ginger Ltd to transfer your Aegon pension fund to Universal Group Executive Pension Fund.

### Pension scams

As a responsible pension provider we have a duty to look for the early warning signs of whether a pension is being transferred as part of a pension scam. We've enclosed The Pension Regulator's Pension Scams booklet, which explains about the dangers of pension scams and what you should do to protect yourself.

A common tactic used by pension scammers is to cold-call individuals and try to lure them with promises of attractive one-off investments, investments in overseas property, pension loans or upfront cash. Most of these are bogus. If you're under age 55, you cannot release your pension unless you are too ill to work. If you're over 55, you can release funds from your pension but you may still be at risk from scammers.

We don't know if this is the case here, so to protect your interests and to allow us to better understand the circumstances of this transfer we ask that you complete the enclosed *UK Transfer Questionnaire*. We may also have to contact you to discuss the transfer further and therefore it would be helpful if you could provide us with a daytime contact telephone number.

We may not be able to make the transfer but we will consider all the information and supporting documentation that you provide. Supporting information may include, among other things:

- Details of the receiving scheme's trustees (name & address)
- A copy of the receiving scheme's Trust Deed and Rules
- Details of who provided advice on the transfer and their FCA registration number
- A copy of any communications or brochures you've been given that provide information about the receiving scheme and its charges

26 April 2018

### Plan details

Planholder Mr R Best

Plan number(s)  
09932789

Contract type GPPU

Your ref

Our ref CI-23017559

### Documents enclosed



Please return the completed questionnaire and any supporting information to us within 28 days at:

Aegon

Freepost EH1218

Edinburgh

EH12 0BR

If we don't hear from you within 28 days, we'll consider that you don't wish to proceed with the transfer and close the request.

If you have any questions about this or there's anything else we can help you with, please call our Customer Service team on the number above or visit [aegon.co.uk/onlineform](http://aegon.co.uk/onlineform).

Yours sincerely

A handwritten signature in black ink, appearing to read "Ronnie Scott". The signature is fluid and cursive, with a stylized "S" at the end.

Ronnie Scott  
Pensions Customer Service Director  
Aegon



Planholder's name ROGER WILLIAM BEST

Plan number(s) 9932789

**Please complete all parts of this questionnaire and provide the supporting documentation, where requested. Failure to provide any of the requested information or documents may result in unnecessary delays in our assessment of your transfer request.**

<p>1. How did you first become aware of the receiving scheme?</p>	<p>My employer invited me to join the SSAS scheme</p>
<p>2. Have you received advice in connection with transferring your pension fund to the receiving scheme?</p> <p>If Yes, please provide us with the adviser's details.</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>Name <u>Mark Soper - MDG</u></p> <p>Address <u>Goldsmiths House</u> <u>10 - 14 Cambridge St</u> <u>Aylesbury, Bucks, HP20 1RS</u></p> <p>Telephone number <u>01494-715585</u></p> <p>Financial Conduct Authority (FCA) registration number <u>223802 (Firm) MAS00025 (Individual)</u></p>
<p>3. Have you received any promotional material or other information about the receiving scheme, for example a member booklet?</p> <p>If Yes, please provide us with copies.</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>Invitation letter to join enclosed</p>
<p>4. Please send us a copy of the receiving scheme's Trust Deed and Rules with this completed questionnaire.</p>	<p>I have enclosed a copy of the receiving scheme's Trust Deed and Rules.</p> <p><input checked="" type="checkbox"/> (please tick)</p>

5. Please provide us with the names and addresses of the receiving scheme's trustees.

Name ..... *See trust deed* .....

Address .....

.....

.....

Name .....

Address .....

.....

.....

Name .....

Address .....

.....

.....

6. Is the receiving scheme an occupational pension scheme?

Yes ☒ No ☐

*An 'occupational pension scheme' is a pension scheme established by an employer or employers that provides benefits to/in respect of any or all of the employees of that employer and/or any other employer, that may or may not also provide benefits to/in respect of any other persons who are not employees of any of the employers concerned.*

If **Yes**, please proceed to question 6.1

If **No**, please proceed to question 7

6.1 Is your employer connected with the receiving scheme?

<p>If <b>Yes</b>, please provide us with a copy of your contract of employment or a copy of a recent payslip (received within the last three months) from your employer that is connected with the receiving scheme.</p> <p>If you don't receive any earnings from this employer, you should provide us with a copy of a recent payslip (received within the last three months) from any other employment you may have in <b>addition to</b> sending us a copy of your contract of employment with the employer that is connected with the receiving scheme.</p> <p>If <b>No</b>, please explain why you wish to transfer your pension fund to the receiving scheme.</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p><i>Please tick all that apply.</i></p> <p><input type="checkbox"/> 1. I have enclosed a copy of my contract of employment with the employer that is connected with the receiving scheme</p> <p><input checked="" type="checkbox"/> 2. I have enclosed a copy of a recent payslip received from the employer connected with the receiving scheme</p> <p><input type="checkbox"/> 3. I have enclosed a copy of a recent payslip received from another employer that is not connected with the receiving scheme</p>
<p>7. Have you been told about the investment strategy of the receiving scheme, such as overseas investments or creative or new investment techniques?</p> <p>If <b>Yes</b>, please provide us with details.</p> <p>7.1 Have you been promised a specific or guaranteed rate of return under the receiving scheme?</p> <p>If <b>Yes</b>, please provide us with details.</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>8. Have you been told about the charges associated with the</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>



proposed transfer and the charges once you have transferred your pension fund to the receiving scheme?

*Please see enclosed*

If **Yes**, please provide us with a copy of the information you have received about charges.

<p>9. Have you been offered any cash payment, bonus, commission or loan from the receiving scheme, or its administrators, as a result of transferring your pension fund?</p> <p>If <b>Yes</b>, please provide us with details.</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>10. Have you been pressured by anyone to make a quick decision about transferring your pension to the receiving scheme?</p> <p>If <b>Yes</b>, please provide us with details.</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>11. Are you aware you can only claim pension benefits from age 55 (unless in ill-health) and the tax consequences of doing so before reaching age 55?</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>

I hereby declare that my answers to the above questions and the information I have provided is complete, accurate and true.

I also confirm that I have read the enclosed leaflet from The Pensions Regulator.

Full name ROGER WILLIAM BEST

Daytime phone number 01494-835408

Email address rbest@sgl.com

Date \_\_\_\_\_

Planholder's signature \_\_\_\_\_



## Thinking of doing something with your pension pot?

Before you go any further, read these five tips to protect yourself from scammers

### 1 If you think you've been scammed – act immediately

If you've already signed something you're now unsure about, contact your pension provider straight away. They may be able to stop a transfer that hasn't taken place yet. Then call Action Fraud on 0300 123 2040 to report it.

If you have doubts about what to do, ask The Pensions Advisory Service for help. Call them on 0300 123 1047 or visit the TPAS website at [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk) for free pensions advice and information.

If you're aged 50 or over and have a defined contribution pension (a pension not based on your final salary), Pension Wise is there to help you investigate your retirement options. Visit the Pension Wise website at [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) to find out more.

### 2 Cold called about your pension? Hang up!

Unsolicited phone calls, text or emails about your pension are nearly always scams. Scammers will often claim they're from Pension Wise or other government-backed bodies. These organisations would never phone or text to offer a pension review.

### 3 'Deals' to look out for

Beware of unregulated investments offering 'guaranteed returns'. These include exotic sounding investments like hotels, vineyards or other overseas ventures, and deals where your money is all in one place – and therefore more at risk. Visit the FCA's Scamsmart website at [scamsmart.fca.org.uk](http://scamsmart.fca.org.uk) to see if the deal you're being offered is a known scam, or has the hallmarks of a scam.

Don't be rushed into making a decision. Scammers will try to pressure you with 'time limited offers' or send a courier to your door to wait while you sign documents. Take your time to make all the checks you need – even if this means turning down an 'amazing deal'.



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## Using an adviser? Make sure they're registered with the FCA

Scammers sometimes pose as financial advisers. Check your adviser is registered on the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register), and that they're authorised to give advice on pensions. If you deal with someone who is not regulated you may not be covered by the Financial Ombudsman Service or Financial Services Compensation Scheme if things go wrong. And don't be taken in by smart websites or brochures – professional-looking marketing materials are not a guarantee of a company's authenticity.

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## Don't let a friend talk you into an investment – check everything yourself

People have fallen for scams because they'd been recommended by a friend. Do your homework, even if you consider yourself or your friend to be financially savvy. False confidence can lead to getting stung and with a pension, it might be years before you discover you've been scammed.

## What do you need to look out for?

If you're thinking of transferring your pension, ask yourself these questions, and call TPAS on 0300 123 1047 if you have any doubts



### The company

- Did you get cold called?
- Is the firm or individual FCA registered? And are they authorised to give advice on pensions?
- Have there been complaints about the adviser, firm or investment? Do a thorough internet search. Also check on forums and social media for mentions.
- Is their address a PO Box or a serviced office? Again, do a thorough internet search of the address to check.

- Can you contact the business at their registered office?
- Is the contact number a mobile number?

### The deal

- Are you being offered guaranteed returns?
- Are the investments regulated by the FCA? Check at [scamsmart.fca.org.uk](http://scamsmart.fca.org.uk)
- What are the tax implications? As well as losing your life savings, you could also get a huge tax bill.



Visit **[www.pension-scams.com](http://www.pension-scams.com)**

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Help to stop fraud and scams

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