

# Transfer Out Application

Use this form to fully transfer your benefits in cash from a Standard Life pension scheme to another UK registered pension scheme.

## Guidance notes for filling in this form

References to 'Standard Life' mean Standard Life Assurance Limited or Standard Life Master Trust Co Ltd.

Parts 1, 2 and 4 of the form should be completed by you as the Planholder, and Part 3 by the Trustee/Scheme Administrator of the receiving pension scheme (Receiving Scheme). You should check the details completed by the Receiving Scheme before signing and dating the form at the end.

Standard Life will not be able to proceed with your transfer request unless this form is completed fully. Complete one form for each Standard Life plan that you wish to transfer.

UK tax laws mean that tax is charged on 'unauthorised payments' that are made from UK registered pension schemes. The Pensions Advisory Service (TPAS) can help to explain the potential tax consequences for you of an unauthorised payment.

Where the value of your pension fund is greater than £30,000 and contains safeguarded benefits, legislation requires you to take advice from an independent financial adviser. Safeguarded benefits are defined as a benefit that has a promise, such as a guaranteed annuity rate or level of pension income, but does not include guaranteed investment returns such as those from with profits.

**Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.**

Along with this form, you should also provide the following if you are intending to transfer to an occupational pension scheme or a Small Self-Administered Scheme:

- Evidence you are in receipt of earnings. 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. This is needed to help us establish whether you have a statutory right to a Cash Equivalent Transfer Value.
- A copy of correspondence from HMRC confirming the Receiving Scheme's Pension Scheme Tax Reference (PSTR) number. The Receiving Scheme Trustee/Scheme Administrator will be able to provide you with this.
- The Scheme's Trust Deed and Rules from inception of the Scheme to date, and any other Deeds, e.g. Deeds of Appointment and Retiral of Trustees.
- A letter from the provider of the Pension Schemes Trustee Account or the Pension Scheme Administrator Account. This letter must be, on letter headed paper, confirming the full name of the account, the account sort code, the account number and the names of the accounts authorised signatories.

Upon receipt of the complete requirements we will assess your request with a view to completing the transfer. However, we do reserve the right to ask for additional information where it is deemed necessary.

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Is any of your plan invested in with profits?

These investments may include potentially valuable guarantees. With profits guarantees give you some protection if investment returns are poor. Please check your last statement for details of any guarantees. If you're unsure of anything or need more information, please call us. You should also consider paying for financial advice, as the impact of giving up a with profits investment depends upon your personal circumstances.

You can find out more about with profits at [www.standardlife.co.uk/withprofits](http://www.standardlife.co.uk/withprofits)

Please return the completed form to Standard Life:

**Standard Life**  
**Standard Life House**  
**30 Lothian Road**  
**Edinburgh**  
**EH1 2DH**

## Pension Scams

Your pension savings are in safe hands with us but pension scams are on the increase.

We are working hard to help our customers avoid these scams. Thousands of people have lost their retirement savings after falling for a pension scam. Don't be next.

If you are considering transferring your pension savings into a new scheme, consider these questions...

- Have you been motivated by a cold-call, online advert or text out of the blue, offering a 'free pension review'?
- Is the new scheme a Small Self-Administered Scheme?
- Will your pension pot be investing in unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels or businesses you don't know much about?
- Does your new arrangement require you to set up a company?
- Have you been promised guaranteed returns?
- Have you been told you can access any part of your pension before age 55, other than on the grounds of ill-health?

If the answer to any of these questions is **yes**, then there's a chance your money could be at risk.

To know what to look out for or what to do if you think you're being targeted – go to the Pensions Regulator's website [www.pension-scams.com](http://www.pension-scams.com)

Why ask these questions? Because we want to help you protect your savings. If you have been cold-called about a transfer opportunity or you are investing in high risk, unregulated investments, it could mean that your pension savings are at risk or you are being scammed.



**Part 1 – Your details**

You should complete this part.

Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)	MR	Surname	LEGGE
First name(s) (in full)	PETER JAMES		
Date of birth (DD/MM/YYYY)	17091974	National Insurance Number	JB355870C
Standard Life plan number	WP1261662		
Your address	28 VICTORY BOULEVARD LYTHAM LANCASHIRE Country ENGLAND Postcode FY8 5TH		
Your contact number	07713561403		
Your email address	PETELEGGE @GOOGLEMAIL.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 <input type="checkbox"/>	Personal Pension Scheme <input type="checkbox"/>	Small Self- Administered Scheme <input checked="" type="checkbox"/>
Name of Receiving Scheme	WOODVILLE SSAS		
HMRC Pension Scheme Tax Reference number	20000332RE		
Name of Receiving Scheme Administrator	WOODVILLE CONSULTANTS LTD		
Telephone no. for Receiving Scheme Administrator	01253461918		
Contact name at Receiving Scheme Administrator	PETER LEGGE		
Address of Receiving Scheme Administrator	80 LYTHAM ROAD FULWOOD PRESTON LANCASHIRE Postcode PR2 3AQ		
Name(s) of Receiving Scheme Trustees (if applicable)	PETER JAMES LEGGE MELANIE CLAIRE LEGGE		
Have you taken regulated advice about this transfer request?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If Yes, please provide the following details:			
Name of company providing you with financial advice			
Name of financial adviser			
Contact number			

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?

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:

- a. 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;
- b. confirms that the Receiving Scheme is not under review by HMRC;
- c. 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.
- d. 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;

**Where the Receiving Scheme is an occupational pension scheme:**

- e. 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:**

- f. 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

Date  
(DD/MM/YYYY)Position of  
Authorised  
SignatoryPrinted Name  
of Authorised  
SignatoryContact phone  
number

SCHEME ADMINISTRATOR

PETER LEGGE

01253461918

**Receiving Scheme Payment Details**Bank Name/  
Address

ALLIED IRISH BANK (GB)  
VANTAGE POINT HARDMAN ST.  
MANCHESTER Postcode M3 3PL

Receiving  
Scheme Account  
Name

WOODVILLE SSAS

Receiving Scheme  
Bank Account Number

04919088

Sort Code

23-83-96

Receiving Scheme Reference

WOODVILLE STANDARDLIF

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

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

\*Delete as appropriate



Signature



Part 4 – Your Declarations

I hereby confirm that –

a. I have requested the transfer.

b. I have had the opportunity to read and fully consider this document setting out the arrangements to be made between Standard Life and the Trustees/Scheme Administrator of the Receiving Scheme.

c. I am aware of the benefits that will be awarded in respect of the transfer value in the Receiving Scheme.

d. I am aware that the amount of the transfer value is **not guaranteed and may fluctuate** and that the exact transfer value will not be known until the transfer date. The amount of the transfer value will represent the value of my entire interest, and my dependants' interest, in the Standard Life plan which is being transferred to the Receiving Scheme.

e. I am aware of the details set out in this document and hereby consent to the transfer of the transfer value to the Receiving Scheme.

f. In consideration of the arrangement made for the provision of additional benefits for me and my dependants under the Receiving Scheme, once the transfer value has been paid to the Receiving Scheme's Trustees/Scheme Administrator, my Standard Life plan will end, and I hereby discharge Standard Life of all claims, which I, and my dependants, have or may have to the benefits under the Transferring Scheme in respect of the transfer value.

g. I am aware that in some circumstances a transfer of benefits might not be a recognised transfer under the relevant tax rules and may be treated as an unauthorised payment by HMRC giving rise to a liability to pay tax.

h. If HMRC require Standard Life to pay tax on the transfer value because the Receiving Scheme does not comply with HMRC's requirements, I undertake to refund Standard Life the tax due by them.


i. I am aware of the risks associated with pension scams and I hold Standard Life harmless from and against all costs, losses or expenses resulting from my decision to proceed with my transfer request, unless such an event has arisen as a result of any fraud, negligence or wrongful act by Standard Life.

j. I confirm that any information provided about me by the Receiving Scheme or my advisers has been verified by me as factual and correct and that Standard Life is in no way responsible for any quotation or any literature issued by the Receiving Scheme or my advisers.

To the best of my knowledge and belief the information given in this form is correct and complete.

Planholder's signature

Date (DD/MM/YYYY)

 You should check the details completed by the Receiving Scheme before signing and dating the form.

Please return the completed form to Standard Life:

**Standard Life**  
**Standard Life House**  
**30 Lothian Road**  
**Edinburgh**  
**EH1 2DH**



Signature