

Hargreaves Lansdown is a trading name of Hargreaves Lansdown Asset Management Limited (an wholly-owned subsidiary of Hargreaves Lansdown plc), authorised and regulated by the Financial Conduct Authority. The company is registered in England and Wales with company number 01896481, with its registered office at the address shown.

SIPP Transfers

One College Square South
Anchor Road
Bristol
BS1 5HL

Telephone: 0117 980 9926
www.hl.co.uk

Retirement Capital
Pension Practitioner Venture Wales
Merthyr Tydfil Industrial Park
Pentrebach
Merthyr Tydfil
Mid Glamorgan
CF48 4DR

27 October 2023
Our Ref: 1997649

URGENT

Pension Transfer: Request for Discharge Forms

Dear Sir/Madam

Existing Policy: Retirement Capital NB869307C
Member: Mrs M Baker , 4 Steadings Rise Knutsford Cheshire WA16 0WB
Transferring into: HL SIPP (PSTR – 00616238RC)

Please find attached a letter of authority to enable our client to transfer the above policy to the HL SIPP. I would be grateful if you could send the necessary transfer out details to enable this to proceed.

What we require from you (please email where possible):

<input type="checkbox"/>	Discharge Forms
<input type="checkbox"/>	Details of current scheme, including values
<input type="checkbox"/>	Details of any safeguarded benefits including the below*

***Please note the HL SIPP cannot automatically accept transfers from the following schemes:**

- AVCs linked to a Defined Benefit scheme, where the AVC can provide some or all of the main scheme Tax Free Cash entitlement
- Money Purchase schemes or Section 32 plans with an underpin or containing GAR, GMP or 9(2B) rights
- Cash Balance schemes

If you do not provide this information we will have to contact you again to confirm it.

Additionally, please advise us if either the pension has been crystallised in full or part or if there is a court order attached to the plan.

If you have any further queries on this matter, or any other, please do not hesitate to contact me on 0117 980 9891 or at sipptransfers@hl.co.uk

Yours faithfully,

SIPP Transfer Management Team
Hargreaves Lansdown

6. Transfer to the HL SIPP. Leave blank if you're not transferring a pension

Transfer to the HL SIPP. Leave blank if you're not transferring a pension

- Transfer your pension as cash - your provider will sell your investments, then transfer the cash amount. You will not be invested during the transfer, so will not make gains or losses. Once your transfer is complete you'll be able to buy investments. This type of transfer usually takes 2-4 weeks depending on your provider.
- Transfer your pension investments - all your investments and cash will be transferred. You will be invested during the transfer, so you could make gains or losses. Usually you cannot trade until your transfer is complete.

This type of transfer usually takes 6-8 weeks, depending on your investments and provider. If you select this option we will convert any funds transferred to the lowest cost version we offer. We will never convert you into a fund that's more expensive than the one you already hold. There are no charges or tax to pay. Before transferring please read about converting funds at www.hl.co.uk/convert.

We'll contact you to cover your options if your provider cannot transfer your pension investments or you hold an investment we do not offer.

Your details

Title (Mr, Mrs, etc.): Mrs	First name(s): Marcia Caroline	Surname: Baker
Address: 4 Steadings Rise Mere Cheshire		Postcode: WA16 0WB
Date of birth: 1 8 1 0 6 3	National Insurance No. N B 8 6 9 3 0 7 C	Tick here if you have no NI No. <input type="checkbox"/>

Pension details

<input checked="" type="checkbox"/> Transfer your pension as cash	<input type="checkbox"/> Transfer your pension investments
Pension name: PGB Pension Scheme	Policy number:
Approx. value of funds in drawdown £	Approx. value of funds not in drawdown £ £36,000
<input checked="" type="checkbox"/> Tick if partial transfer	
Pension type: SASS e.g. Stakeholder	<input type="checkbox"/> Tick if this is a drawdown policy
Name and address of administrator: Retirement Capital Office 12 Ventre Wales Building, Pentrebach, Merthyr, Tydfil,	Postcode: CF48 4DR

I confirm

- I understand my pension will be transferred as cash if I haven't selected one of the transfer options above.
- I have read the Transfer Checklist, checked if I will lose benefits or incur penalties and wish to transfer the policy listed above.
- I have read, understood and agree to the Common Transfer Declaration.
- Hargreaves Lansdown has not given me advice; I am responsible for my decision to

transfer and I will seek personal financial advice if I am unsure transferring is right for me.

- I have read, agreed to and retained the Key (Investor) Information Document of my chosen investments (where available), including all costs and charges, provided to me at www.hl.co.uk or on paper.
- I authorise the current provider as listed above to give Hargreaves Lansdown any information they require about my membership of the above scheme.

Please sign here

X M Baker

Date:

2 3 1 0 6 3

7. Would you like to choose your investments now? - ignore this step if you'd like to choose your investments later

Investment choice Full fund/share name	Transfer (min. £100 per fund)	Lump sum (min. £100 per fund)	Monthly saving (min. £25 per investment)
	%	£	£
	%	£	£
	%	£	£
If you'd like to choose more investments please let us know on a separate sheet.			
<input type="checkbox"/> Reinvest income automatically	Cash	%	£
<input checked="" type="checkbox"/> Hold income as cash in your SIPP	Total	100%	£

8. Declaration - please remember to include your cheque (if applicable)

For your own benefit and protection you should read our Terms and Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.

I confirm I am applying to join the HL SIPP. I have read in full, agreed to and retained:

- The Terms and Conditions of the HL SIPP.
 - The Key Features of the HL SIPP, Important Investment Notes and Contribution and Transfer Checklists.
 - Key (Investor) Information Document of my chosen investments (where available), and all costs and charges, provided to me at www.hl.co.uk or on paper.
- I agree to be bound by the Scheme Rules, and acknowledge that these have been made available to me by HL.

I confirm that I will be a relevant UK individual in any tax year in which personal contributions are paid. I declare

that the total contributions that I will make to the HL SIPP and any other Registered Pension Scheme where I am entitled to relief under Section 188 of the Finance Act 2004 will not exceed the higher of:

- The basic amount (currently £3,600) or
- 100% of my Relevant UK Earnings (within the meaning of section 189 of the Finance Act 2004) for that tax year.

This declaration and the particulars given in this application are, to the best of my knowledge and belief, correct and complete.

If an event occurs which means that I will no longer be entitled to tax relief under Section 188 of the Finance Act 2004, I will inform Hargreaves Lansdown Asset Management by 5th April of the tax year in which the event occurs or 30 days after the event if later.

If I make a contribution, of which part or all is not eligible for tax relief, I will notify you separately on or before the date of the contribution.

I will advise Hargreaves Lansdown Asset Management Ltd, in writing, within 30 days if I cease to be a UK resident.

I confirm that I have not received advice from HL regarding the merits of entering into, or the suitability of any aspect of, the HL SIPP unless that aspect has been covered under a separate agreement for individual advice from a Hargreaves Lansdown Financial Adviser. If I have any doubts I will seek personal advice, in particular regarding the merits of the various pension options I may have available to me now and in the future.

By signing this declaration I am allowing HL to process my application using the information that I have provided. This declaration and any other declaration made by me in connection with this application shall be the basis of the contract between me and Hargreaves Lansdown Asset Management Ltd.

False Statements - It is a serious offence to make false statements; the penalties are severe and could lead to prosecution.