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
**Part 1 – Your details**

You should complete this part.

<table>
<thead>
<tr>
<th>Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)</th>
<th>Surname</th>
</tr>
</thead>
<tbody>
<tr>
<td>First name(s) (in full)</td>
<td></td>
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<tr>
<td>Date of birth (DD/MM/YYYY)</td>
<td>National Insurance Number</td>
</tr>
<tr>
<td>Standard Life plan number</td>
<td></td>
</tr>
<tr>
<td>Your address</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td>Postcode</td>
</tr>
<tr>
<td>Your contact number</td>
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<tr>
<td>Your email address</td>
<td>@</td>
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</tbody>
</table>

**Part 2 – Receiving Scheme details**

<table>
<thead>
<tr>
<th>Type of Receiving Scheme:</th>
<th>Occupational Pension Scheme</th>
<th>Personal Pension Scheme</th>
<th>Small Self-Administered Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Receiving Scheme</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HMRC Pension Scheme Tax</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reference number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name of Receiving Scheme Administrator</td>
<td></td>
<td></td>
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<tr>
<td>Telephone no. for Receiving Scheme Administrator</td>
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<tr>
<td>Contact name at Receiving Scheme Administrator</td>
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<td></td>
</tr>
<tr>
<td>Address of Receiving Scheme Administrator</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postcode</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name(s) of Receiving Scheme Trustees (if applicable)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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
- Name of financial adviser
- Contact number

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

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.
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 Signatory

Printed Name of Authorised Signatory

Contact phone number

Receiving Scheme Payment Details

Bank Name/Address

Receiving Scheme Account Name

Receiving Scheme Bank Account Number

Sort Code

Receiving Scheme Reference

*Delete as appropriate
**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.

<table>
<thead>
<tr>
<th>Planholder’s signature</th>
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<tbody>
<tr>
<td>Date (DD/MM/YYYY)</td>
<td></td>
</tr>
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</table>