

Please complete this Form if you want to transfer your benefits from another **registered pension scheme** or a **recognised overseas pension scheme** into your SIPP with Barnett Waddingham. You must obtain the following information from the trustee(s) / scheme administrator of the arrangement that you are transferring from. If you wish to transfer more than one pension scheme you will need to complete a separate Form for each scheme. Throughout this Form, words or phrases which are shown in 'bold italics' are explained in the separate Glossary which you should refer to when completing this Form. If you are transferring funds that are already in drawdown or partially in drawdown, it is important that you read the Investing for drawdown guide on the Barnett Waddingham website.

Member name:

SIPP number: Member's date of birth:

Adviser name and Firm name (if applicable):

Have you received financial advice from the Adviser named above regarding the transfer on this form? Yes No

Full name of transferring scheme:

Address of the transferring provider:

.....

..... Postcode:

Pension Wise guidance

Are you already 50 or older, and are you planning to take benefits from your SIPP after your pension transfer completes:

Yes No

Are you transferring funds that are already in drawdown

Yes No

If you've answered yes, to either of these questions, you could benefit from free guidance from Pension Wise before you transfer and need to complete this section.

Pension Wise is a service provided by MoneyHelper, a government-backed organisation set up to help you make decisions about your money and pensions. In a free appointment with Pension Wise, you'll get guidance from an independent pension specialist. They'll help you to understand the different ways you can use your pension savings to help you make an informed decision.

Pension Wise can't tell you what the right option will be for you, and they won't recommend a product or provider. You can pay for advice from an FCA regulated financial adviser who will give you a personal recommendation on the most suitable option for you.

If you've got any questions or would like us to book a Pension Wise appointment for you, please call us.

If you have taken guidance or advice

Please tick the relevant option below, and confirm the time and date of your appointment with Pension Wise or your adviser:

- Barnett Waddingham booked a free appointment for me with Pension Wise
- I have booked a free appointment with Pension Wise
- I have already received free guidance from Pension Wise
- I have already received advice from an FCA regulated financial adviser

What was the date of your appointment with Pension Wise/FCA regulated financial adviser?

Date

Time

If you've already had an appointment with Pension Wise and your circumstances or the value of your pension savings has changed significantly, you may still benefit from another appointment. The options described in your first appointment may have different significance or relevance now.

If you don't want to take guidance or advice

If you don't want a free appointment with Pension Wise and aren't taking advice, we need you to confirm this before we can process your transfer:

- I don't want a free appointment with Pension Wise before transferring my pension
- I don't want to take advice from an FCA regulated financial adviser before transferring my pension

Type of scheme:

- | | |
|--|---|
| <input type="checkbox"/> Personal Pension Scheme | <input type="checkbox"/> Defined Benefit (DB) Occupational Pension Scheme* |
| <input type="checkbox"/> Money Purchase Occupational Pension Scheme | <input type="checkbox"/> Recognised Overseas Pension Scheme** |
| <input type="checkbox"/> Retirement Annuity Contract * | <input type="checkbox"/> SIPP <input type="checkbox"/> SSAS |

* Transfers from a DB Occupational Pension Scheme or an arrangement with safeguarded rights (e.g. a guaranteed annuity rate) with a cash equivalent transfer value (CETV) of £30,000 or more MUST be recommended by a regulated financial adviser. Transfers with a CETV under £30,000 may be accepted on a non-advised basis at the discretion of BW SIPP Trustees Limited.

**If transferring a Recognised Overseas Pension Scheme, please provide the scheme's Trust Deed and Rules.

Existing policy/plan number: Approximate fund value to be paid to BW SIPP LLP: £

If transferring from a **DB Occupational Pension Scheme**, to what date is the transfer value guaranteed?

.....

If assets are to be transferred **in specie**, please specify them below (please include the type of arrangement and policy number for insured contracts):

.....

Does this represent the full value of the plan? Yes No

Are the funds being transferred: Already entirely in drawdown Already partially in drawdown Not in drawdown

Does the transfer payment contain any **disqualifying pension credits**? Yes No

If you are transferring a pre-6 April 2015 capped drawdown fund, do you want to convert this to a flexi-access drawdown fund?

Yes No

If you are currently receiving income from the plan, do you wish to continue to receive income? (If yes, we will send you a Drawdown Authorisation form for completion).

Yes No

Taking benefits from your BW SIPP is an important decision and we recommend that you seek regulated financial advice. Converting a capped drawdown arrangement to a flexi-access drawdown arrangement is an irrevocable decision and may not be appropriate for your circumstances. Pension Wise is a free and impartial service from MoneyHelper, a government backed organisation. They offer guidance face-to-face, over the phone, and online. You can access the service and book an appointment at moneyhelper.org.uk/pensionwise or by calling 0800 280 8880. A Pension Wise consultation is not a substitute for advice from an FCA regulated financial adviser.

Investing for drawdown

Please complete this section if you are transferring funds that are already in drawdown or partially in drawdown and you have not received regulated financial advice from an adviser.

1. How are you planning to invest your SIPP?

- Use investment pathways Choose an investment strategy without using investment pathways
 Keep my current investment strategy*

* This option can only be chosen if your SIPP already contains funds from a transfer or contribution. Before proceeding you should consider whether your current investment strategy will continue to meet your current investment objectives for your SIPP.

I confirm my current investment strategy will continue to meet my investment objectives for my SIPP

2. Which investment pathway most closely aligns with your current plans for how you intend to use your drawdown fund?

Please complete this question even if you're not intending on using investment pathways, and only choose one option.

- Investment Pathway option 1: I have no plans to touch my money in the next 5 years
 Investment Pathway option 2: I plan to use my money to set up a guaranteed income (annuity) within the next five years
 Investment Pathway option 3: I plan to start taking my money as a long-term income within the next 5 years
 Investment Pathway option 4: I plan to take out all my money within the next 5 years

3. Before deciding how to invest your SIPP, did you review the information in the 'Investing for drawdown' leaflet about investment pathways?

- Yes No

If you ticked 'Choose an investment strategy without using investment pathways' to question 1, please tell us how you intend to invest your SIPP once this transfer is complete:

(Please note that this is not an investment instruction and we won't change your investments unless a separate instruction is received)

Equity assets %
Bonds %
Discretionary managed assets %
Non-discretionary managed assets %
Commodities %
Cash %
Commercial property %

(This only includes direct commercial property. Do not include property funds)

Total **100%**

i Note

The authority below is your instruction to allow us to obtain the information we require from the existing provider to transfer your benefits to your SIPP with Barnett Waddingham.

Declaration

1. I authorise and instruct you to transfer funds from the plan/scheme as listed in this Form directly to BW SIPP LLP. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this Form or with respect to benefits from the plan/scheme.
2. I authorise you to release all necessary information to BW SIPP LLP to enable the transfer of funds to BW SIPP LLP.
3. I authorise you to obtain from and release to my financial adviser (where applicable) any additional information that may be required to enable the transfer of funds.
4. Until this application is accepted and complete, BW SIPP LLP's responsibility is limited to the return of the total payment(s) to the transferring provider(s).
5. Where the payment(s) made to BW SIPP LLP represent(s) all of the funds under the plan(s) listed in this application, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
6. Where the payment(s) made to BW SIPP LLP represent(s) part of the funds under the plan(s) listed in this application, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).
7. I promise to accept responsibility in respect of any claims, losses and expenses that BW SIPP LLP and the transferring provider(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.
8. If I am transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the Money Purchase Annual Allowance (MPAA) from the date of my first flexi-access payment, or
If I am already subject to the MPAA, I have supplied the date the MPAA first applied to me to BW SIPP LLP.
9. If I have taken benefits from any pension arrangement, with the current or any other pension provider, in a way which means I am subject to the MPAA, I have supplied the date the MPAA first applied to me to BW SIPP LLP.
10. I acknowledge and agree that a copy of this request and discharge shall be deemed to be binding as though it were the original.
11. If I am converting a pre-6 April 2015 capped drawdown fund to a flexi-access drawdown fund, I understand that I am required to provide confirmation of this conversion to scheme administrators of any other pension arrangements of which I am or will be an active or contributing member within 91 days of the conversion taking place.
12. I declare that to the best of my knowledge and belief the above statements are true and complete.
13. I confirm that I have not received any advice from BW SIPP LLP or BW SIPP Trustees Limited in relation to this transfer.

 Signed: Date:

Please print name:

Please return this form to:  BW SIPP LLP, PO Box 1209, Cheltenham, GL50 9WE

For further information please contact your Barnett Waddingham consultant. Alternatively contact us via the following:

 0344 443 0100  sipp@barnett-waddingham.co.uk  www.barnett-waddingham.co.uk

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