

Please complete this form if you wish to transfer benefits from an existing pension arrangement into your Close SIPP. You will need to complete a separate form for each transfer.

## About you

Title	<input type="text"/>
First name(s)	<input type="text"/>
Middle name(s)	<input type="text"/>
Surname	<input type="text"/>
Date of birth	<input type="text"/> D <input type="text"/> D / <input type="text"/> M <input type="text"/> M / <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
National Insurance number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Permanent residential address	<input type="text"/>
	Postcode <input type="text"/>
Your username <b>1</b>	<input type="text"/>

## Transfer details **2**

Scheme name	<input type="text"/>	
Administrator	<input type="text"/>	
Contact name	<input type="text"/>	
HMRC Pension Scheme Tax Reference Number	<input type="text"/>	
Transferring Scheme address	<input type="text"/>	
	Postcode <input type="text"/>	
Account/Policy number	<input type="text"/>	
Estimated transfer value	£ <input type="text"/>	
Please indicate whether this is a full or partial transfer	<input type="checkbox"/> Full	<input type="checkbox"/> Partial
Is this an Occupational transfer?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are assets to be transferred in-specie? <b>3</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the transfer include a crystallised element? <b>4</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="text"/>
If yes, please indicate the drawdown type	<input type="checkbox"/> Capped	<input type="checkbox"/> Flexi-Access

Please note any sections that are not completed correctly may incur delays or may have to be returned to you.

As the transfer process involves us working with your previous provider, it can take several weeks to complete. To avoid any unnecessary delays, please ensure that all the relevant details are completed on the form and the declaration has been signed before returning the form.

If you need any assistance in completing this form or have any questions regarding the application process, please contact the Investor Support Team.

**Please note that we are unable to accept transfers from Defined Benefit Schemes or Qualifying Recognised Overseas Pension Schemes into the Close SIPP.**

### Charges

Close Brothers Asset Management will not charge you for making a transfer. However, where you are transferring investments from another provider, they may levy a charge for this.

Where you are investing in funds a platform fee is typically payable to Close Brothers Asset Management and will be calculated at the highest possible rate, excluding any promotional discount for illustrative purposes. Details of our charges can be found in our Key Features and Charges document.

### What happens now?

1. Complete this transfer authority form (if you intend to transfer in multiple investments from several different providers, you will need to complete a separate form for each transfer) and post to us using our FREEPOST address: **Freepost CBAM ONLINE INVESTOR SUPPORT**
2. Upon receipt of your form we will submit the request to your current provider providing everything is in order.
3. Your current provider will then process your request. Cash transfers should be quicker than in specie transfers (where it could typically take up to six weeks to complete).
4. We will add your transferred investments or cash to your account. When completed, you'll be able to view these investments online.

We will keep you up to date with the progress of your transfer with notifications in your online Documents library.

**1** Your online username can be found in the top right hand corner of your online portal screen i.e. ASmith123.

**2** Please complete the following details of the pension arrangement you wish to transfer to your Close SIPP.



## Important information

Close Brothers has given no advice as to the suitability of this transfer for your needs.

You should note that some pension arrangements may offer valuable benefits such as a Guaranteed Minimum Pension (GMP), Reference Scheme Test (RST) benefits or Guaranteed Annuity Rates (GARs). In addition some pension arrangements may allow you to draw benefits from them earlier than the standard minimum pension age or they could have an entitlement to a higher amount of pension commencement lump sum (PCLS) when benefits are drawn.

If you were to transfer from a pension arrangement that has any of these benefits then they would be lost on transfer into your Close SIPP. You may wish to check if the pension arrangement that you are considering transferring provides any of these benefits.

By reading and accepting the information and declaration below you confirm acceptance that you are solely responsible for your investment decisions, for the suitability of the transfer, for the product you have selected and that you understand the risks to your capital that are involved. We have no responsibility for determining the suitability of investments, unless we agree otherwise with you. We will also not assess the appropriateness of your investments. The consequence of this is that you will not benefit from the protections afforded by the FCA rules on assessing appropriateness.

If you are unsure about the suitability of the product/investment for your needs, the suitability of transferring, or if you are in any doubt about buying or selling shares, or anything else regarding investing, we recommend that you seek professional financial advice.

This service is provided in accordance with our Terms & Conditions that we intend to rely on which are available at all times in your Literature Library. This transaction will be processed in line with those terms and conditions. For your own benefit and protection you should ensure you read and agree to those terms before completing this transaction. If you do not understand any point please call us to request further information.

## Transfer authority – Declaration

By signing this form, I authorise the transferring scheme to release all necessary information to Close Brothers Asset Management, and accept all instructions from them to enable the transfer of funds specified in this application form to my Close SIPP.

When the payment(s) representing all of the funds under the plan specified in this application form has/have been made to Close Brothers Asset Management, the transferring scheme will be discharged of all claims and responsibilities in respect of the plan.

I promise to accept responsibility in respect of any claims, losses and expenses that Close Brothers Asset Management and the transferring scheme 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.

I have read and agreed to the Terms and Conditions and have read and agreed to the SIPP Key Features Document, SIPP illustration and the SIPP Schedule of Fees.

- I undertake to provide to the scheme administrator any other information which it may need in connection with my membership of the Close SIPP from time to time;
- I understand that my interest in the Scheme shall not exceed the value of net assets held in my Member Fund (as defined in the Rules);
- I understand that I am not entitled to any payment from the Scheme that would be an unauthorised payment under the Finance Act 2004;
- I undertake that I shall not do, or omit to do, anything if it would or might result in the scheme administrator of the Scheme becoming liable to pay a scheme sanction charge or a de-registration charge under the Finance Act 2004;
- I confirm that the scheme administrator and the scheme trustee of the Scheme shall be entitled to rely on information provided by the transferring scheme about me and my transferring benefits until and unless I have provided you with written notice that the information is incorrect;
- I am aware that:
  - (a) If my tax free cash lump sum is protected under the transferring scheme, the protection may be lost by the transfer; and
  - (b) if I elected for either enhanced or fixed protection, this protection will be lost when any contributions, whether employer or personal, are made to the Scheme by me or on my behalf; and
- I have taken financial advice if my benefits are protected;
- I confirm that I am a "relevant UK individual" within the meaning in section 189 of the Finance Act 2004 and that I have taken tax advice if I am unsure of my status;
- I undertake to give you notice in your capacity as the scheme administrator if any of the information in Section 1 (Account holder details) changes in the future within 30 days of any such change;
- I consent to the processing by the scheme trustee and the scheme administrator of my personal data in accordance with the Data Protection Act 2018, and as set out in the Terms and Conditions;
- The particulars specified in this transfer form and the declarations made in the Declarations are, to the best of my knowledge and belief, correct and complete.

I have read and agreed to the above Declaration and any Terms and Conditions and Key Features and Charges Schedule shown on the online portal where I accessed this form and agree to be bound by their terms and conditions; and

I wish to proceed and submit this transfer application and any associated transactions.

Signature - Account Holder

Print name (BLOCK CAPITALS)

Date

D	D	/	M	M	/	Y	Y	Y	Y
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**Please return all forms to our FREEPOST address:  
Freepost CBAM ONLINE INVESTOR SUPPORT**

**PLEASE NOTE: This is for the attention of the Transferring Scheme ONLY.**

Instructions to the transferring scheme

The above account holder has requested a transfer of their Pension to Close Brothers Asset Management.

Our SIPP scheme name	<b>Close SIPP</b>
Our HMRC Pension Scheme Tax Reference Number	<b>00775873RQ</b>
Please provide us with any discharge forms that you require to be completed by the client to enable processing of this transfer request.	<input type="checkbox"/>
or	
We enclose the relevant discharge forms completed by the client	<input type="checkbox"/>

Once the transfer is completed, please provide the details requested in our covering transfer request letter.

Please send details to:

Close Brothers Asset Management, Nelson House, Gadbrook Business Centre, Gadbrook Road, Northwich CW9 7TN.

**For in specie transfers**

Please re-register the holdings in the name of	<b>Lion Nominees Limited 10 Crown Place London EC2A 4FT</b>
With the following account designation	<b>RB</b>

Before an in-specie transfer can commence, we will check whether the assets to be transferred can be held via our SIPP. If there are assets which we cannot accept, we will advise you and these should be sold and transferred as cash.

**For cash transfers**

Please transfer the cash proceeds to the following bank account:

Account name	<b>Close Asset Management Limited</b>
Sort code	<b>1 6 0 4 0 0</b>
Account number	<b>3 1 3 5 5 9 3 3</b>
Reference	<input type="text"/>

If you are making a cheque payment, please make the cheque payable to '**Close Asset Management Limited**' for the benefit of the client and send to: **Close Brothers Asset Management**, Nelson House, Gadbrook Business Centre, Gadbrook Road, Northwich CW9 7TN.

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# Don't let a scammer enjoy your retirement



Find out how pension scams work, how to avoid them and what to do if you suspect a scam.



Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

## Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

## If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA) by contacting their Consumer Helpline on **0800 111 6768** or using the reporting form at [www.fca.org.uk](http://www.fca.org.uk)
- Report to Action Fraud on **0300 123 2040** or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- If you're in the middle of a transfer, **contact your provider immediately** and then get in touch with MoneyHelper at: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

# Four simple steps to protect yourself from pension scams

1

## Reject unexpected offers

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.\*

2

## Check who you're dealing with

Check the [Financial Services Register \(https://register.fca.org.uk\)](https://register.fca.org.uk) to make sure that anyone offering you advice or other financial services is FCA-authorized.

If you don't use an FCA-authorized firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice. Beware of fraudsters pretending to be from a firm authorized by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

3

## Don't be rushed or pressured

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

4

## Get impartial information and advice

[MoneyHelper \(www.moneyhelper.org.uk\)](http://www.moneyhelper.org.uk) – Provides free independent and impartial information and guidance.

[Pension Wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/pension-wise) – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options at: [www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/pension-wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/pension-wise)

[Financial advisers](#) – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.