

OPTION SIPP AND FULL SIPP TRANSFER OUT FORM

Please complete this form in BLOCK CAPITALS and black ink and return it to: Embark Pensions, Dunscar House, Deakins Business Park, Egerton, Bolton BL7 9RP. If you need assistance in completing this form, please call our Customer Services team on 01204 803500.

Member Ref (Office use only):

Beware of Pension Scams

Falling foul of a scam could mean you lose some or all of your money. See pension-scams.com or fca.org.uk/scamsmart or visit our website at embarkpensions.co.uk for more information.

Covid-19

Unfortunately in times like this, scams and frauds appear which are often both sophisticated and seek to exploit you. Watch out for scams related to the Coronavirus (Covid-19). These scams take many forms and could be about pension transfers and / or high-return investment opportunities. They may also claim they can help you to release money from your pension to pay bills. Claims to release your pension monies to pay the bills that have been created by Covid-19.

Beware of investments / opportunities that appear to be too good to be true – they usually are, and you could lose all your money. If your pension transfer request has come from one of the following please inform us immediately:

- an offer out of the blue where you've had no previous contact with this person or organisation;
- an advert on social media or a paid for / sponsored advert online;

- an email from a sender you do not already know;
- a firm or individual that has pressured or hurried you into making this decision to transfer;
- a firm cold called you; or
- you have given personal details out over email or in a phone call without first verifying who the caller was or who sent the email.

Further information can be found on: www.fca.org.uk/consumers/coronavirus-covid-19.

MoneyHelper

You are also entitled to free, impartial guidance on your options from MoneyHelper's Pension Wise service. If you're thinking about taking money from your pension, MoneyHelper is backed by the Government, is there to listen, explain what you need to do and tell you how you can do it. You can access this online at moneyhelper.org.uk/pensionwise, over the telephone on 0800 138 3944, or face to face through the Citizens Advice Bureau.

MoneyHelper do not offer regulated advice. For regulated advice, please speak to a financial adviser.

1 TO BE COMPLETED BY YOU

Name:

Address:

Postcode:

National Insurance Number:

Account Number:

Have you received financial advice to transfer your pension?

Yes

No

If **yes**, please arrange for your Financial Adviser to complete part 2.

1 TO BE COMPLETED BY YOU (CONTINUED)

Transitional or Fixed Protection

We recommend that you seek financial advice before completing this section.

Have you registered for enhanced, primary or fixed protection with HMRC? Yes No

If yes, please send us a copy of the HMRC certificate.

Do you have a protected pension age (i.e. you are entitled to take benefits before age 55)? Yes No

If yes, what is the protected pension age:

Member Declaration

Type of transfer: Full Partial – please confirm amount:

If this is a full transfer please wind up the above plan and transfer the benefits arising to the scheme detailed below. I confirm that your compliance with this request shall be a full discharge of the liability of EBS Pensions Limited, trading as Embark Pensions, and Embark Pensions Trustees Limited in respect of my SIPP.


Please encash all investments and transfer out in cash.

Please transfer selected investments in specie; any cash on the Metro Bank account(s) will also be transferred to the Receiving Scheme.

Signature (member): 

Date: | D | D | M | M | Y | Y | Y | Y |

Signature (Authorised Signatory, Embark Pensions): 

Signature (Authorised Signatory, Embark Pensions): 

We're always looking to improve our service therefore please let us know the reason for your transfer out.

Change of Financial Adviser Investment Choice

Service Fees

Other

If other, please provide details.

Any additional comments you would like to add?

2 TO BE COMPLETED BY YOUR FINANCIAL ADVISER

Please complete this form if you are a Financial Adviser and you have advised the named applicant on transferring their pension scheme from EBS Pensions Limited, trading as Embark Pensions.

Title: _____

Forename(s): _____

Surname: _____

Address: _____

Postcode: _____

Name of Firm: _____ FCA Registration Number: _____

I confirm in respect of the enclosed transfer from the Embark Pensions scheme that:

- I am appropriately qualified and approved by the above firm to provide financial advice. Yes No
- I have provided the above named applicant with advice in respect of this transfer. Yes No
- I have recommended the applicant proceed with this transfer. Yes No
- The client will be investing in standard assets with the new pension provider as defined by the FCA standard asset criteria (IPRUINV 5.9.1R). Yes No
- I have completed due diligence on the receiving scheme. Yes No
- No unregulated entities are involved in the recommendation or facilitation of this transfer. Yes No

Signature (Financial Adviser): 

Date:

3 TO BE COMPLETED BY RECEIVING SCHEME

Receiving Scheme/Insurer/Policy No: _____

Address/Postcode of Scheme/Provider: _____

Is the Scheme a Registered Pension Scheme under Chapter II Part IV of the Finance Act 2004? Yes No

If **no**, the transfer cannot go ahead unless an annuity is being purchased.

HM Revenue & Customs Reference Number: _____

Contracting Out reference (i.e. ASCON/SCON/ECON/ASCN): _____

Companies House Number: _____ FCA Registration Number: _____

Please provide a copy of your HMRC PSTR Certificate, and a dated print out of your HMRC registration details.

3 TO BE COMPLETED BY RECEIVING SCHEME (CONTINUED)

Please tick the appropriate box describing the type of Receiving Scheme:

Fully invested in insurance policies with the provider named above	<input type="checkbox"/>	Defined Benefit Scheme	<input type="checkbox"/>
Small Self Administered Scheme (SSAS)	<input type="checkbox"/>	Annuity Provider	<input type="checkbox"/>
Self-Invested Personal Pension (SIPP)	<input type="checkbox"/>	Qualifying Recognised Overseas Pension Scheme	<input type="checkbox"/>

Payment Instructions

Payee:

By BACS (subject to a charge): By immediate transfer e.g. CHAPS (subject to a charge):

Bank:

Address:

Postcode:

Account Number: Sort Code:

Account Name: Ref:

Declaration by Receiving Scheme

I confirm that the above information is correct and agree to the transfer of benefits. I authorise HM Revenue & Customs (HMRC) to confirm, or otherwise, to Embark Pensions that the Receiving Scheme is a Registered Scheme.

I have included a copy of the HMRC PSTR Certificate, and a dated print out of the HMRC registration details for the receiving scheme.

Signature: 


Print Name:


Position:

Date: | D | D | M | M | Y | Y | Y | Y |



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 customerservices@embarkpensions.co.uk

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