

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

About you

Title	
First name(s)	
Middle name(s)	
Surname	
Date of birth	D D / M M / Y Y Y Y
National Insurance number	
Permanent residential address	
	Postcode
Your username ¹	

Transfer details ²

Scheme name			
Administrator			
Contact name			
HMRC Pension Scheme Tax Reference Number			
Transferring scheme address			
	Postcode		
Account/Policy number			
Estimated transfer value	£		
Please indicate whether this is a full or partial transfer	☐ Full	☐ Partial	
Is this an Occupational transfer?	☐ Yes	☐ No	
Are assets to be transferred in-specie (in their current form)? ³	☐ Yes	☐ No	
Does the transfer include a crystallised element? ⁴	☐ Yes	☐ No	£
If yes, please indicate the drawdown type	☐ Capped	☐ 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.

Charges

TrinityBridge will not charge you for making a transfer but other providers may levy a charge to transfer existing investments to us.

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

What happens now?

1. Please complete this form and return it to us. To avoid any unnecessary delays, please ensure that you have fully completed and signed this document before returning it.
2. Upon receipt of the completed form, we will submit the request to your current provider. As we will need to work with your previous provider, the transfer process can take several weeks to complete.
3. We will add your transferred investments or cash to your account. When completed, you'll be able to view these investments online.

Please note that we are unable to accept transfers from Defined Benefit schemes or Qualifying Recognised Overseas Pension Schemes into the TrinityBridge SIPP. If you need any assistance in completing this form or have any questions regarding the application process, please contact the Investor Support Team.

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 TrinityBridge SIPP.

Transfer details ² (continued)

Are you currently taking an income from your existing arrangement? ☐ Yes ☐ No

Scheme orders ☐ Existing or proposed trustee bankruptcy order

☐ Earmarking

☐ Pension sharing

☐ Other recurring orders

Is the scheme invested in Pathway Investments? ⁵ ☐ Yes ☐ No

Transferring stock

Stock name	Sedol/ISIN	Approximate number of units	Approximate value
Total			

Investment Pathways ⁵ Please complete this section if your transfer includes a crystallised element

How do you intend to select the investments for your plan?

☐ Use Investment Pathways ⁶

If you intend to use Investment Pathways please select the pathway which corresponds most closely to your intentions:

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

☐ Select investments without using Investment Pathways

☐ Remain invested with your current assets

³ Please note that only investments which are available within the TrinityBridge SIPP can be transferred in-specie from your current arrangement. As part of the transfer process, investments which are not available will be sold and transferred as cash. Should the share class of your investment not be available on our platform, we may still be able to accept the transfer and will contact you to outline your options. You can search for your current holdings online to confirm that they are supported by our services.

Please also note that any cash held within your transferring plan will be transferred to TrinityBridge regardless of the estimated amount entered here.

⁴ If yes, please provide the value of the crystallised fund in the box provided.

⁵ Investment Pathways are funds which are designed to match specific investment objectives. Any such investments within your scheme will be labelled as Investment Pathways.

⁶ Please note TrinityBridge does not offer investment pathways and so we will be unable to proceed with your transfer request if you have chosen to use Investment Pathways. Other providers do offer Investment Pathways and you may benefit from shopping around. We recommend that you discuss your options with a regulated financial adviser. If you do not have a financial adviser, or do not wish to take financial advice, you can use the Money and Pensions Service's Drawdown Comparator which is available at moneyadvice.service.org.uk/

Your SIPP illustration

Once we have processed your transfer application we will generate a personalised SIPP illustration. This will show a potential outcome for your investment in the TrinityBridge SIPP based on certain assumptions for investment returns and annuity rates. It is not a guarantee of what you will actually receive in the future and such forecasts are not a reliable indicator of future performance. The illustration will be stored in your Document Library.

Important information

TrinityBridge 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 TrinityBridge SIPP. Please check if the pension arrangement that you are considering transferring provides any of these benefits.

By reading the information below and signing the declaration you confirm that you accept 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. TrinityBridge will not assess the appropriateness of your investments which means you are not eligible for the FCA's suitability protection in relation to your engagement with us.

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 and will be carried out in accordance with the TrinityBridge Terms and Conditions. These are the standard terms of conduct for the business and are available in the online Document Library and at trinitybridge.com/general-terms-and-conditions should you wish to review them in future. For your own benefit and protection you should read these terms carefully before signing them. Please speak call us if you have any questions regarding these.

Transfer authority – Declaration

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

- I authorise, instruct and apply to TrinityBridge Limited to transfer sums and assets from the plan listed in the transfer details section of this application directly to TrinityBridge Limited and to provide any instructions and/or discharge required by any relevant third party to do so;
- I accept that in order to comply with regulatory obligations, TrinityBridge Limited and my current provider named in this application may need to verify my identity and residential address and may use credit reference agency searches and ask for my documents to verify my identity and address;
- Until this application is accepted and complete, TrinityBridge's responsibility is limited to the return of the total payment to my current provider;
- When payment is made to TrinityBridge Limited as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan listed in the transfer details section of this application where the whole of the plan is transferring, or that part of the plan represented by the payment if only part of the plan is transferring;
- I have read any information provided or made available to me by my current provider in connection with this transfer and have considered if there are any benefits or options I may lose as a result of this transfer. Where benefits are protected, I have taken the appropriate financial advice. I am also aware that if my tax free cash lump sum is protected under the transferring scheme, the protection may be lost by the transfer;
- I confirm that I have provided only true and accurate information in applying for this transfer. I understand that TrinityBridge Limited and my current provider cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application;
- I authorise TrinityBridge Limited, my current provider, any contributing Employer and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to TrinityBridge Limited;
- I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.

I declare that the information in this application is correct to the best of my knowledge and belief. I have read and agree to all of the full declarations, terms and conditions, key features and charges schedules that have been shared with me and agree to be bound by these. I am aware that these documents will be available can also be found in my online Document Library should I wish to review them in future.

Signature - Account Holder

Print name (BLOCK CAPITALS)

Date

D	D	/	M	M	/	Y	Y	Y	Y
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**To return this form, please scan and email it from your
registered email address to:**

investorsupport@trinitybridge.com

Or you can post it using our FREEPOST address:

‘Freepost TrinityBridge 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 TrinityBridge.

Our SIPP scheme name	TrinityBridge
Our HMRC Pension Scheme Tax Reference Number	00775873RQ
Please provide us with any discharge forms that you require to be completed by the client to enable processing of this transfer request.	
or	
We enclose the relevant discharge forms completed by the client	

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

Failure to provide the required information in a timely manner may delay the application of funds to our policy and prevent investment actions from being taken. Full and complete information is required on receipt of the transfer.

Please send details to:

TrinityBridge, Nelson House, Gadbrook Business Centre, Gadbrook Road, Northwich CW9 7TN.

For in-specie transfers

Please re-register the holdings in the name of	Wigmore Yard 42 Wigmore Street London W1U 2RY
With the following account designation	RB

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	TrinityBridge Limited
Sort code	1 6 0 4 0 0
Account number	3 1 3 5 5 9 3 3
Reference	

If you are making a cheque payment, please make the cheque payable to 'TrinityBridge Limited' for the benefit of the client and send to: TrinityBridge, 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
- Report to Action Fraud
on **0300 123 2040** or at 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

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>) to make sure that anyone offering you advice or other financial services is FCA-authorised.

If you don't use an FCA-authorised 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 authorised 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) – Provides free independent and impartial information and guidance.

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

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.