

xafinitySSAS

Transfer-in Application



If you require this document in another format for ease of reading, please let us know.

Important

- Information you give in this Application Form is required for income tax purposes. Providing false information is a serious offence and could lead to prosecution and severe penalties.
- Information in this Application Form is subject to current legislation and may change without prior notice.

About you

Title (✓) Mr Mrs Miss Ms Other

Full Forenames

Surname

Sex Date of birth

House number/name

Street

Town

City

Postcode

Xafinity SSAS name

SSAS reference no

Are you subject to a Bankruptcy order? Yes No

Financial advice

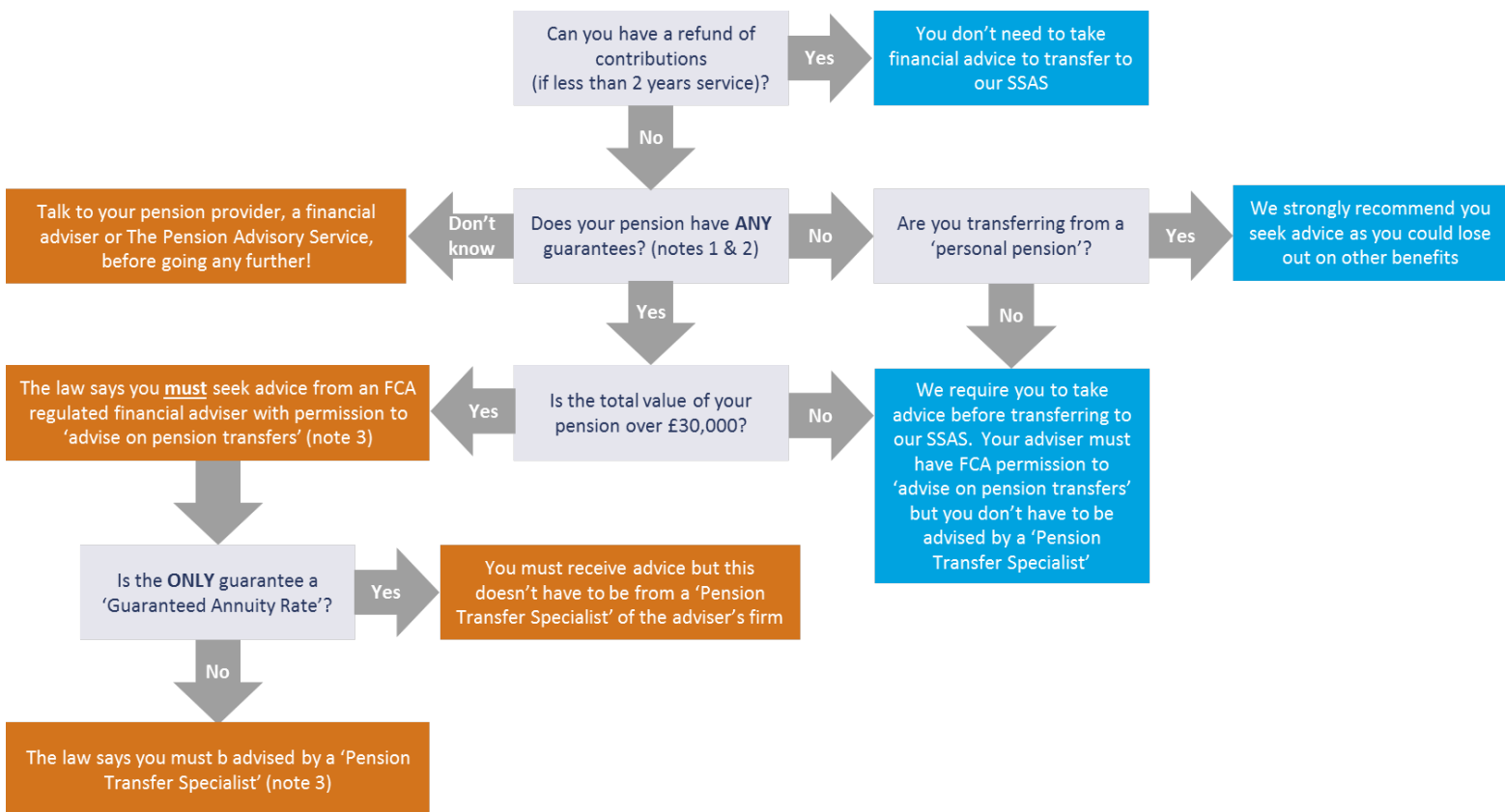
Important note: The law around pension transfers is complex. We strongly recommend that you get advice before transferring funds into a SSAS.

We can't provide any advice on transfers into your SSAS and the flowchart overleaf explains when it's mandatory for you to take advice from a suitably qualified financial adviser.

If you're not sure about where to obtain advice, we suggest you contact Unbiased Ltd, which is an industry body responsible for promoting independent financial advice in the UK. They will be able to give you details of a financial adviser in your area and whether they have specialist pensions qualifications. Their contact details are 0800 085 3250 (see www.unbiased.co.uk). We also recommend that you check to see the adviser you select is properly authorised by the Financial Conduct Authority (FCA) and this information can be checked on their website www.fca.org.uk/register.

Transferring into your SSAS

The law around pension transfers is complex. We strongly recommend that you get advice before transferring funds into a SSAS. The flowchart below explains whether it's mandatory for you to obtain advice from a suitably authorised financial adviser about the scheme you're transferring from.



Notes for all transfers:

- This does not include a guaranteed lump sum death benefit or a guaranteed investment return whilst uncrystallised, but does include:
 - Guaranteed pensions (e.g. defined benefits / 'final salary', Guaranteed Minimum Pension)
 - Guaranteed Annuity Rates ('GAR')

Please check your policy documents carefully as your transfer could be delayed if these are identified later on.
- If you have Automatic Tax Free Cash Protection this could be lost on transfer if it is not classed as a "block transfer". Please discuss this with your financial adviser prior to completing the transfer.
- If you are transferring from a scheme which offers certain guarantees, your financial adviser will need to complete the section overleaf.

Transfers from schemes offering guarantees

NOTE: This section is for transfers from schemes offering certain guarantees but excludes those with guaranteed annuity rates (see next section).

For completion by the Pension Transfer Specialist

Except for Guaranteed Annuity Rates, where a transfer is being paid from a scheme offering certain guarantees (also called ‘safeguarded’ benefits) the Pension Transfer Specialist should complete and sign the section below in all cases.

Pension Transfer Specialist Name	
FCA Individual Reg No	

4. Did you recommend the safeguarded transfer(s) detailed in this form? Yes No

5. If **no** to 1. above, have you advised **against** the transfer in writing (including having carried out a full analysis as required by the FCA Rules) and have you recorded this as an insistent customer? Yes No

Pension Transfer Specialist signature	
Date	

Declaration for completion by the SSAS member

NOTE: We will not accept transfers from schemes offering guarantees unless you have received appropriate independent financial advice. You must therefore complete the declaration below.

I confirm that I was advised by the above adviser on transfer(s) from the following pension(s) (please list):

I confirm that I have accepted that advice. Yes No

If **no**, I confirm that I am acting against specialist advice to transfer and that I am responsible for any losses that may result from my decision. I confirm that I do not hold Xafinity liable in any way for my decision. Yes N/A

Member's signature	
Date	

Transfers from other schemes

This section is for:

- transfers from schemes only offering Guaranteed Annuity Rates; and
- any other schemes not offering guarantees.

For completion by the adviser

Adviser Name	<input type="text"/>
FCA Individual Reg No	<input type="text"/>

1. Did you recommend the transfer(s) detailed in this form? Yes No
2. If no to 1. above, have you advised **against** the transfer in writing and have you recorded this as an insistent customer? Yes No

Adviser signature	<input type="text"/>
Date	<input type="text"/>

Declaration for completion by the SSAS member

NOTE: We will not accept transfers from occupational pension schemes or any scheme which offers Guaranteed Annuity Rates unless you have received appropriate independent financial advice. You must therefore complete the declaration below if the transfer is from one of these schemes.

If the transfer is from a personal pension only and you do not wish to take advice, please tick here.

In all other cases, please complete the declaration below.

I confirm that I was advised by the above adviser on transfer(s) from the following pension(s) (please list):

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

I confirm that I have accepted that advice. Yes No

If no, I confirm that I am acting against advice to transfer and that I am responsible for any losses that may result from my decision. **I confirm that I do not hold Xafinity liable in any way for my decision.** Yes N/A

Member's signature	<input type="text"/>
Date	<input type="text"/>

Pension transfers from uncrystallised* schemes

Please copy this form to add more transfers

	Scheme 1	Scheme 2
Provider name		
Address		
Type of scheme (please tick)	Defined benefit/final salary	Defined benefit/final salary
Occupational pensions are:	Defined contribution	Defined contribution
<i>Defined benefit/final salary</i>	Section 32	Section 32
<i>Defined contribution</i>	Personal pension / GPPP	Personal pension / GPPP
<i>Section 32</i>	Section 226	Section 226
Personal pensions are:	Other (please detail below)	Other (please detail below)
<i>Section 226/Retirement annuity</i>		
<i>PPP / GPP</i>		
<i>Stakeholder</i>		
<i>FSAVC</i>		
Policy / reference number		
Full Scheme Name (if known)		
Amount of cash transfer	£	£
Amount of any in specie transfer	£	£
Does this represent the full value of the plan?		
Details of in specie assets <i>(if multiple, please provide full breakdown)</i>		
Details of any guarantees (if none, please confirm) <i>This includes guaranteed: Pensions (e.g. defined benefits / 'final salary', GMP) Annuity Rates ('GAR')</i>		
Is this transfer part of a block transfer?	Yes / No	Yes / No

***Uncrystallised means you've not taken any benefits. If you have partially crystallised you must complete both forms (uncrystallised and crystallised).**

Please check your policy documents carefully for the above information as your transfer could be delayed if these are identified later on.

Pension transfers from crystallised* schemes

Please note: If any benefits (e.g. lump sum or drawdown) have been taken from the scheme these can only be used for drawdown in your Xafinity SSAS and all crystallised funds must be transferred. Please copy this form to add more transfers.

Provider name	
Address	
Type of scheme	
Full Scheme Name (if known)	
Policy / reference number	
Type of drawdown	Capped drawdown / Flexi-access drawdown
Amount of cash transfer	£
Amount of any in specie transfer	£
Does this represent the full value of the plan?	
Details of in specie assets <i>(if multiple, please provide full breakdown)</i>	

For capped drawdown only please also complete the following:

GAD maximum allowable pension (p.a.)	£
Date of last GAD review	DD/MM/YYYY
Amount of pension taken in current pension year	£
Next drawdown review (reference) date	DD/MM/YYYY

Is this transfer from a dependant’s drawdown pension fund or dependant’s/nominee’s/successor’s flexi-access drawdown fund? Yes No

Would you like to take income from your Xafinity SSAS? Yes No

If you would like to take income from your Xafinity SSAS please complete a Drawdown Payment Request form, which can be found on our website (<http://www.xafinity.com/self-invested-pension/SSAS>) or from our SSAS Team (01786 237 050).

We also need a copy of your most recent P45/P46. Is it enclosed? Yes

*Crystallised means you’ve taken some benefits

Member declaration to the Trustees / Administrators:

In relation to the SSAS noted below

1. I request that you make a transfer to the SSAS noted in page 1, representing the benefits which have accrued to or in respect of me under the ceding scheme above.
2. I hereby consent to Xafinity obtaining details from the Administrator/Trustee or insurance company or other pension provider of the transferring scheme, arrangement or contract of which I am or have been a member and authorise the giving of any such details to Xafinity.
3. I authorise and instruct you to transfer funds from the plan(s) as listed in this application directly to Xafinity. 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.
4. I authorise you to release all necessary information to Xafinity to enable the transfer of funds to Xafinity.
5. I authorise you to obtain from and release to any financial adviser named in this application any additional information that may be required to enable the transfer of funds.
6. If an employer is paying contributions to any of the plans as listed in this application, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).
7. Until this application is accepted and complete, Xafinity's responsibility is limited to the return of the total payment(s) to the transferring scheme(s).
8. Where the payment(s) made to the Xafinity represent(s) all of the funds under the plan(s) listed in this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
9. Where the payment(s) made to Xafinity represent(s) part of the funds under the plan(s) listed in this application, then payment made as instructed 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).
10. I promise to accept responsibility in respect of any claims, losses and expenses that Xafinity 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.
11. For cash transfer payments, please make the transfer cheque payable to

and send it to us at Scotia House, Castle Business Park, Stirling, FK9 4TZ.

Upon making the transfer payment to the scheme, the Trustees/Administrators will be discharged from any liability under the ceding scheme to provide benefits for and in respect of me from the assets / cash equivalent so transferred.

Notes for all transfers:

1. If any benefits (e.g. lump sum or drawdown) have been taken from the scheme these can only be used for drawdown in the SSAS and all crystallised funds must be transferred.
2. If you were contracted-out of the State Earnings Related Pension Scheme (SERPS) or the State Second Pension (S2P) you will have accrued rights called Guaranteed Minimum Pension and/or Section 9(2B) rights in place of benefits under the appropriate State Scheme. You may also have such rights that have been transferred to a Section 32 annuity contract. These rights are guaranteed and include a 50% pension for a widow, widower or surviving civil partner and also include some degree of protection against inflation. From 6 April 2012 you can transfer such rights to us but the money that we receive loses these features and is just treated as a normal part of your money purchase fund.
3. If you have Automatic Tax Free Cash Protection this could be lost on transfer if it is not classed as a “block transfer”. Please discuss this with your financial adviser prior to completing the transfer.

Member declaration

By signing below I confirm that:

- to the best of my knowledge and belief, the information given in this Application Form, whether in my handwriting or not, is correct and complete;
- I confirm and agree the consents and statements in this form;
- (for transfers from which I am taking drawdown) the amount of income can be changed. If I choose to do so an extra charge may be taken from the fund to meet the additional costs.
- (for transfers from which I am taking capped drawdown) If, at any time, the amount of income selected is above the upper limit, I understand that I will automatically be moved to flexi-access drawdown and be subject to the money purchase annual allowance rules.

Applicant's signature

Applicant's name

Date of signing

If the applicant is under 18, please also complete the following

Legal guardian's signature

Legal guardian's full name

Date of signing

Trustees' declaration

- **All Member Trustees must sign this resolution. Please copy and continue on a separate page where necessary.**
- We confirm that the SSAS noted below is a registered pension scheme in accordance with Part 4 of the Finance Act 2004.

- The SSAS Pension Scheme Tax Reference is

Trustee signature

Print name

Trustee signature

Print name

Trustee signature

Print name

Trustee signature

Print name

Date

www.xafinity.com



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Xafinity SSAS Department

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