



**HERITAGE
PENSIONS**

**TRANSFER
APPROPRIATENESS TEST**

Client Name _____

Transfer this test applies to

PLEASE RETURN THIS FORM TO:

Heritage Pension Administration Limited
6 Doolittle Mill
Froghall Road
Amphill
Bedfordshire
MK45 2ND

Guidance Notes

The appropriateness test applies to any transfer of existing pension arrangements into a Heritage SSAS.

If you wish to instruct Heritage Pension Administration Limited to accept the transfer we ask that you answer the questions that follow before we can proceed with the transfer into a Heritage SSAS.

From the answers given, Heritage Pension Administration Limited will try to assess if you have the necessary knowledge to understand the risks involved.

If you answer 'No' to some of the questions or fail to answer any question this will most likely suggest the transfer being considered may not be appropriate and we will recommend you re-consider or contact an Independent Financial Adviser for advice.

Heritage Pension Administration Limited does not provide financial advice and will not assess whether the transfer is appropriate to meet your financial requirements. If you are in any doubt about the suitability of the transfer you should consult an Independent Financial Adviser.

Questions

Please answer all the below questions by ticking either the 'Yes' or 'No' boxes. If you fail to answer any of the questions the form will be returned to you.

- | | | | | | |
|---|--|-----|--------------------------|----|--------------------------|
| 1 | Do you understand no advice has been given to you by Heritage Pension Administration Limited and your decision to transfer your existing pension arrangement into a Heritage SSAS is based on the information provided by the ceding scheme provider/trustees? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 2 | Do you understand the differences with the charges between the pension arrangement you have requested to transfer from and the Heritage SSAS? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 3 | Have you read and understood the terms and conditions of the Heritage SSAS and satisfied yourself these are more suitable for your circumstance when compared with the terms and conditions of the pension arrangement you have requested to transfer from? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 4 | Are you satisfied with the level of risk associated with the transfer and that you may get back less from the Heritage SSAS than from the existing arrangement had you chosen not to transfer? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 5 | Do you understand that past performance is not a guide to future performance? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |



Instructions to Proceed

If you have not been able to answer all the questions or have answered 'No' to any of these questions, do you still wish Heritage Pension Administration Limited to proceed with this transfer even though it may not be appropriate for you?

Yes

No

If you are in any doubt about the suitability of this transaction you should consult an Independent Financial Adviser.

Client Statement

I am writing to confirm that I am requesting Heritage Pension Administration Limited to process the transfer on my behalf. I have not sought any financial advice from Heritage Pension Administration Limited with regard to this transaction and take full responsibility for my decision. I understand that Heritage Pension Administration Limited has not made a recommendation that this transfer will meet my own financial requirements. If I have any doubts about this transaction, I am aware that I should seek independent financial advice.

Signature

Name

Dated

