



HERITAGE PENSIONS

GROUP SIPP MEMBER APPLICATION FORM

Client Name _____

PLEASE RETURN THIS FORM TO:

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

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Important Information

- (i) This is part of a set of literature including the key features document, personal illustration, fee schedule and terms and conditions, all of which should be read together.
- (ii) The information supplied will be held in the strictest confidence and subject to the provisions of Data Protection legislation.
- (iii) Please sign on pages 10, 15, 16 and 18. (Your signature on page 15 requires witnessing by an independent third party)
- (iv) Please enclose one form of photo ID and one form of address ID e.g. passport, driving licence, bank statement (dated within three months), utility bill (dated within three months for each member of the group)
- (v) If your employer will be making a contribution(s) on your behalf please arrange for them to sign on page 6



1 Personal Details

Title Mr Mrs Miss Ms Other

Name

Gender Male Female

Date of birth

Nationality

Are you a US citizen? Yes No

National insurance number

Permanent residential address

 Postcode

Date moved in

If you have lived at this address for less than three years please provide details of all other addresses separately.

Telephone numbers Home Work
 Mobile Fax

Email address

Retirement age

You can take benefits any time after the age of 55 years.

Marital status Single Married Civil Partner
 Divorced Widowed Other

Spouse/Civil Partner

Title Mr Mrs Miss Ms Other

Name

Date of birth



2 Occupation and Eligibility

What is your occupation?

Please confirm by ticking the relevant box which of the following categories best describes your status

Employed

Employer's name

Employer's address

 Postcode

I am unemployed

I am self-employed (i.e. taxed under Schedule D)

I am in full time education

I care for one or more children under age 16 years

I am under age 18 years

I am in receipt of a pension chargeable to tax

I care for a person aged
16 years or over

If none of the above apply
please explain your status

Pension Opt-out

Have you opted out or declined to join an occupational pension, group personal pension/stakeholder pension scheme or employer sponsored auto-enrolment pension arrangement, in favour of making payments to this plan?

Yes

No



3 Contributions

IMPORTANT Have you already 'flexi-accessed' your pension rights?

Yes No

The amount of contributions you can make may be restricted if you have 'flexi-accessed' your pension rights. If you are unsure as to the circumstances that will limit the level of contributions that you can make please refer to the 'Important Notes' at the end of this form.

3.1 Personal Contributions

Please complete this section if you will be making a personal contribution(s).

If you have benefits which are subject to enhanced or fixed protection, any protection will be lost if a further contribution is paid.

Tax relief can be claimed on contributions made before you reach 75 years and provided you satisfy at least one of the following:

- (i) You are resident in the UK for tax purposes.
- (ii) You are in receipt of earnings which are chargeable to UK income tax.
- (iii) You or your spouse/civil partner are a Crown Servant employed overseas.

The receipt of any basic rate tax relief due can take up to 11 weeks to claim after payment. Tax relief above the basic rate of tax should be reclaimed via your annual self-assessment tax return.

Please ensure you seek advice from a suitably qualified professional before making contributions into your SIPP.

Personal contribution	Regular £ <input type="text"/>	Single £ <input type="text"/>
Regular contribution payment frequency	Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>
	Half yearly <input type="checkbox"/>	Yearly <input type="checkbox"/>
	Start date for regular contributions <input type="text"/>	
Source of earnings	Earnings <input type="checkbox"/>	Savings <input type="checkbox"/>
	Inheritance <input type="checkbox"/>	Gift <input type="checkbox"/>
	Property sale <input type="checkbox"/>	Lottery winnings <input type="checkbox"/>
	Divorce settlement <input type="checkbox"/>	
	Other - please specify <input type="text"/>	



3.2 Employer Contributions

This section should be completed by your employer if they will be making pension contributions into your SIPP.

If the member has benefits which are subject to enhanced or fixed protection, any protection will be lost if a further contribution is paid.

The Pensions Regulator's code of practice requires us to report late payment of contributions. Payment should be made no later than the 19th of the month after the member's pay date.

Employer's name	<input type="text"/>			
Employer contribution	Regular £	<input type="text"/>	Single £	<input type="text"/>
Regular contribution payment frequency	Monthly	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>
	Half yearly	<input type="checkbox"/>	Yearly	<input type="checkbox"/>
Start date for regular contributions	<input type="text"/>			

Employer's declaration

To be signed by an authorised signatory of the employer

Signature	<input type="text"/>
Name	<input type="text"/>
Position in company	<input type="text"/>
Dated	<input type="text"/>



4 Investment Strategy

Please specify your immediate investment plans.

Heritage Pensions Limited does not provide financial or investment advice.

Please tick as appropriate:

I have no immediate plans

I intend to buy collectives

I intend to appoint an investment manager*

I intend to buy a commercial property

(Please complete a property questionnaire - available on request)

Name of investment manager*

Address

Postcode

Telephone numbers

Office

Fax

Mobile

Email address

FCA authorisation number

Service provided

Discretionary

Advisory



5 Expression of Wish

In the event of your death please confirm the % split of any benefits payable to your nominated dependant/beneficiary(ies).

Heritage Trustees will consider the wishes expressed but the nominations will not be binding.

You may change your nominated beneficiary(ies) in writing at any time.

If you wish to nominate a charity(ies) as a beneficiary please confirm below.

Nomination of dependant/beneficiary(ies)

NAME(S) OF DEPENDANT/BENEFICIARY(IES)	DATE OF BIRTH	RELATIONSHIP	%

Nomination of charity(ies)

NAME AND CONTACT DETAILS OF CHARITY(IES)	%

6 Group Scheme Details

Name of Group Scheme



7 Member's Declaration

This is our standard application form upon which we intend to rely. For your own benefit and protection you should read this declaration carefully before signing. If you do not understand any point please ask for further information or seek advice from a suitably qualified professional.

How we use your information

The information on this form and any further information provided by you and/or your nominated advisers, now or in the future, will be used by Heritage Pensions Limited to:

- 1 Set up and administer your SIPP
- 2 Send information relating to your SIPP to you or your advisers
- 3 Provide statistics for marketing/new business analysis by Heritage Pensions Limited or its agents
- 4 Give essential information about your SIPP to others (for example investment providers, regulatory authorities or your agents such as your financial adviser or investment manager) if necessary to run your SIPP and for regulatory purposes.

We may share your information with contracted third parties (including those outside the EEA) as necessary in order to set up and administer your SIPP. Such contracted third parties will hold your information in accordance with UK Data Protection Legislation. Information about you may be kept after your SIPP is closed.

I hereby declare that:

- a To the best of my knowledge and belief the information; undertakings and declarations contained in this application form are in all respects true and accurate.
- b I have read and understood the key features and terms and conditions of the Heritage SIPP and agree to be bound by them. I understand the Administrator is authorised under the Financial Services and Markets Act 2000 for the establishment, operation and winding-up of SIPPs and is not permitted to give financial or investment advice nor does it accept any liability for the performance or choice of investments or performance or choice of any investment manager.
- c I am aware of my cancellation rights as detailed in the SIPP key features document and agree to waive my cancellation rights for the establishment of my SIPP. **(Delete if not applicable).**
- d The total payments to any registered pension scheme in respect of which I am entitled to relief under section 188 of the Finance Act 2004 will not exceed the higher of the 'basic amount' or my relevant UK earnings for that tax year within the meaning of section 189 of that Act.
- e I will tell Heritage Pensions Limited of any relevant event which means that I will no longer be entitled to relief for any contributions pursuant to Section 188 of Finance Act 2004. I will do so before the later of the end of the tax year in which the event occurs or within 30 days of the event.
- f I agree to my financial adviser receiving fees as stated in Section 8 of this application form.
- g I hereby apply to become a member of the Heritage SIPP and agree to be bound by the Establishing Trust Deed and Rules of the SIPP and any subsequent amendments as may be adopted from time to time.
- h I authorise Heritage Pensions Limited to obtain such information as is required to effect the transfer of my benefits from previous arrangements as detailed in Section 9 of this application form. I authorise the transferring scheme/insurer of the transferring scheme to disclose information to Heritage Pensions Limited.
- i I agree to the fees charged by Heritage Pensions Limited for the administration of the SIPP as published and amended from time to time.



j I authorise Heritage Pensions Limited to accept written instruction from my financial adviser (by letter or electronic communication including fax and email) to buy, sell and switch investments within my SIPP until this authority is expressly revoked by me in writing. **(Delete if you do not want your financial adviser to have the authority specified in this section).**

I agree;

That I am solely responsible for all decisions relating to the purchase, retention and sale of the investments forming my personal arrangement under the SIPP;

Not to hold Heritage Pensions Limited or Heritage Trustees liable for any claim in respect of the decisions made by myself or any appointed adviser;

That I will be responsible for any losses and / or expenses which are the result of any untrue, misleading or inaccurate information given by me or on my behalf either in this form or with respect to the benefits from my SIPP.

k I understand Heritage Pensions Limited or any third party as they may appoint, including those outside the EEA, will process and hold on computer or otherwise information about me as a result of this application. I give my consent to obtaining, recording and holding this information and other such personal data as is reasonably required to administer the Scheme and my own benefits. I also give my consent to disclosing to a third party such information about me as may be required by that third party to enable them to trace my whereabouts in the future and require their assistance. I also consent to disclosing to HMRC and any other regulatory body such information as is required for their purposes. Where I have disclosed the personal data of other living individuals I am also deemed as agent on behalf of those individuals to have given consent on their behalf and informed them of the identity of the data controllers and the purposes for which their data will be processed.

Please note that it is a serious offence to make a false statement. The penalties are severe and could invalidate membership of the SIPP and lead to prosecution.

Signature

Name

Dated



8 Group SIPP Deed of Adherence

This Supplemental Deed is made of two thousand and and BETWEEN:

- 1 HERITAGE PENSIONS LIMITED (Company Number 06386995) whose registered office is at 6 Doolittle Mill, Froghall Road, Ampthill, Bedfordshire, MK45 2ND (hereinafter called the "Establisher") of the first part; and
- 2 HERITAGE TRUSTEES LIMITED (Company Number 06402244) whose registered office is at 6 Doolittle Mill, Froghall Road, Ampthill, Bedfordshire, MK45 2ND (hereinafter called the "Trustee") of the second part; and

3 Name

Address

 Postcode

(hereinafter called the "Member") of the third part and

4 Name

Address

 Postcode

(hereinafter called the "Additional Trustee") of the fourth part.

WHEREAS:

- A This Deed is supplemental to a trust deed (the "Establishing Trust Deed") dated the 16th day of January two thousand and eight and the "Consolidating and Amending Trust Deed and Rules" dated the 25th day of November two thousand and eight, both made between the Establisher of the first part and the Trustee of the second part which together with the rules adopted therein (the "Rules") established THE HERITAGE SIPP (the "Scheme");
- B The Member is eligible and wishes to become a Member of the "Group SIPP" section of the Scheme (as described in Clause 5 of the Establishing Deed) in accordance with its provisions as set out in the Establishing Trust Deed and the Rules annexed thereto.

THIS DEED WITNESSETH and it is hereby declared and agreed by and between the parties hereto as follows:

- 1 The Member shall become a Member of the Scheme with effect

from the day of two thousand and and agrees to comply with and observe

the provisions of the Establishing Trust Deed and Rules annexed thereto. The Member confirms that he has been given an opportunity to consider the terms of the Establishing Trust Deed and Rules and hereby confirms that he is aware of the contents thereof and that inter alia he has been informed of the designated account and that this constitutes the "Member's Total Fund" as described within the Establishing Trust Deed. The Member agrees to pay a joining fee and periodical fees to the Establisher and/or the Scheme Administrator on a basis to be determined annually by the Establisher and/or the Trustee. This shall be notified to the Member. The Member agrees to the deduction of such fees from his Member's Total Fund.



- 1.1 The Member hereby indemnifies the Scheme Administrator in relation to any costs arising as a result of any actions not directly attributable to the wilful default or neglect of the Scheme Administrator.
- 2 The Trustee, the Member and the Additional Trustee (if any) declare that the Member's Total Fund together with all the rights and benefits of the Scheme attributable to the Member shall be held on IRREVOCABLE TRUST and subject to and with the benefit of the provisions of the Establishing Trust Deed, the Rules and this Deed.
- 3 The Member confirms that he is aware his only entitlements from the Scheme shall be as laid down in the Rules annexed to the said Establishing Trust Deed and not to any assets of the Scheme irrespective of the legal ownership vesting in him jointly with the Trustee as joint trustees of the Member's Total Fund.
- 4 In relation to the Member's Total Fund it is hereby declared that the Trustee and the Member during the Member's lifetime shall be joint trustees and shall act unanimously for the purposes of the provision of any benefits or the investments of any contributions or transfer payments received into the Scheme in respect of the Member. The Additional Trustee only has power as described in Clause 7 following the death of the Member and has no power to act as a Trustee of the Member Trustee Fund during the Member's lifetime.
- 5 The Member hereby acknowledges and confirms that he has no entitlement and shall not require the withdrawal of trust funds or income from those trust funds from his Member's Total Fund to be paid to him otherwise than for the payment of his benefits in accordance with the provisions of the Rules and such amendments thereto from time to time in force.
- 6 Any lump sum payable under the terms of the Rules as a consequence of the death of the Member shall insofar as the provisions of this clause do not conflict with the Rules be held with effect from the date of this Deed and dealt with under the terms of this clause.
- 7 In this Clause the following expressions have where the context admits the following meanings:
- i the "trustees" means the Trustee and the Member and the Additional Trustee (if any) and any other trustee or trustees for the time being of the trust created by this Deed;*
 - ii the "death benefits" means the lump sum referred to in the Rules and further shall include any and all amounts arising to be dealt with under the Rules;*
 - iii the "trust fund" means the death benefits and all monies paid pursuant to the death benefits and derived from the death benefits the accumulation of income from such monies and the investments from time to time representing the same;*
- iv the "specified period" means the period beginning at the date of the Member's death and enduring for a period no longer than two years after the date of the death of the Member;*
- v the "vesting day" means the day on which the specified period expires;*
- vi the "child" in relation to the Member has its ordinary meaning and additionally includes his stepchild, a child he alone or with another has legally adopted, a child of his conceived but not yet born and a child to whom in the opinion of the trustees he stands or would have stood in loco parentis;*
- vii the "dependants" has the same meaning as Dependant as defined in Rule 2 of the Rules and also includes a person dependent on the deceased Member to the extent of having been reliant on the deceased Member's income to maintain a standard of living which had depended on the deceased's and the person's joint income;*
- viii the "relatives" means in relation to the Member:*
- a his widow (if the Member is male) or her widower (if the Member is female);
 - b any child or remoter issue of the Member and the spouse or widow or widower of any such child or remoter issue;
 - c the father or mother (whether lawful or adoptive) of the Member and the widow or widower of such father and mother;
 - d any person (except the Member) who is the child or remoter issue (whether lawful or adoptive) of such father or mother and the widow or widower of any such person;
 - e For the avoidance of doubt "beneficiaries" include the Member's relatives, dependants and legal personal representatives.
- 7.1 Upon the death of the Member, the trustees shall stand possessed of the trust fund and the income thereof upon such trusts for the benefit of the beneficiaries or any one or more of them exclusive of the others in such shares and proportions and subject to such terms and limitations and with and subject to provisions for maintenance, education, advancement or benefit or for accumulation of income during minority as the trustees shall from time to time during the specified period and without infringing the rule against perpetuities appoint.



- 7.2** In default of and subject to any such appointment as aforesaid the trustees shall during the period of the operation of Rule 7.9 and in any event for no longer period than the specific period stand possessed of the income of the trust fund upon trust to allocate the same to one or more of the annuitants as the trustees shall in their absolute discretion determine.
- 7.3** If an annuity is deferred under Rule 7.9 of the Rules and the Member dies before the Member would have attained age 75 and before the vesting day the Member's Total Fund shall be paid out in the form of a lump sum within two years after the Member's death in accordance with this Clause 7.
- 7.4** In default of and subject to any such appointment as aforesaid the trustees shall on the vesting day stand possessed of the whole of the trust fund for such of the beneficiaries being individuals then living or any one or more of them in such shares as the trustees shall prior to or on the vesting day determine and in default of such determination for such of the beneficiaries being individuals as shall then be living in equal shares absolutely.
- 7.5** Subject to the foregoing the trustees shall stand possessed of the whole of the trust fund and the income thereof in trust for the Member absolutely.
- 7.6** The trustees shall during the specified period have the following additional powers:
- i power to allow the property or investments at the time subject to the trusts hereof to remain unsold or in the actual state of investment thereof so long as the trustees may think fit and at any time or times to sell, call in or convert into money the said property or investments or any part thereof;*
 - ii power to change or vary any property or any investments for the time being subject to the trusts hereof for others hereby or by law authorised;*
 - iii power to invest any money requiring to be invested under the trusts hereof in the purchase of or an interest upon security of such stocks, funds, securities, land of any tenure or chattels or in any trade or other investment or property of whatever nature and whosoever situate and whether involving liabilities or not or upon such personal credit with or without security as the trustees shall in their absolute discretion think fit to the intent that the trustees shall have the same powers in all respects as if they were a sole beneficial absolute owner;*
 - iv power to appropriate any investment or property from time to time subject to the trusts hereof in its actual state of investment in or towards the satisfaction of the beneficial interest of any person hereunder;*
 - v power to pay to the parent or either parent or any guardian of any minor any sum of income intended to be applied for the maintenance or education or benefit of that minor or any sum of capital intended to be applied for the advancement or benefit of that minor so that the receipt of such parent or parents or guardian shall be a complete discharge to the trustees;*
 - vi power to lend any capital monies to any person being a beneficiary either free of interest or upon such terms relating to interest or upon such terms relating to repayment either with or without security as the trustees in their absolute discretion think fit;*
 - vii power to exercise the powers contained in:*
 - a** Section 31 of the Trustee Act 1925 as if the words 'may in all the circumstances be reasonable' had been omitted from paragraph (i) of sub-section (1) thereof and in substitution there had been inserted the words 'the trustees may in their absolute discretion think fit' and as if the proviso at the end of subsection (1) had been omitted there from;
 - b** Section 32 of the Trustee Act 1925 as if the words 'one half of were omitted from proviso (a) to sub-section (1) thereof;
 - viii power to delegate to any persons or bodies corporate (including one or more of themselves) for any period and in any manner and upon any terms the execution or exercise of any of the trusts, powers and discretions imposed or conferred on them hereby or by law.*
- 7.7** In the professed execution of the trusts, powers and discretions hereof, no trustee shall be liable for any loss to the trust fund arising by reason of any improper investment made in good faith or the negligence or fraud of any agent employed by them or by any other trustee hereof although the employment of such agent was not strictly necessary or expedient or by reason of any mistake or omissions made in good faith by any trustee hereof or by reason of any other matter or thing except willful and individual fraud or wrongdoing on the part of the trustee who is sought to be made so liable.
- 7.8** Any beneficiary will be entitled to receive a benefit under these trusts notwithstanding that he may from time to time be a trustee or a director, employee or Member of a body corporate which is a Trustee for the time being.
- 7.9** The trustees shall declare and establish such separate trusts or sub-trusts to which they may transfer all or any part of the death benefits for the benefit of such of the beneficiaries as they in their sole discretion shall think fit and may



appoint such persons to be trustees of those trusts or subtrusts and impose such terms and obligations in those trusts or sub-trusts as they in their absolute discretion shall decide or pay to an existing separate trust where such trust is deemed suitable by the Trustee.

- 8 The power of appointing a new trustee or new trustees in place of or additional to the Additional Trustee and of removing the Additional Trustee shall be exercised by the Trustee and the Member during the Member’s lifetime. On the death of the Member, such powers of appointment and removal shall be exercised by the Trustee. The Trustee shall notify the Establisher of any such appointment or removal as soon as is reasonably practicable.
- 9 The Trustee and the Member (during the Member’s lifetime) or the Trustee and the Additional Trustee (after the Member’s death) shall have the power from time to time or any time by Deed or Deeds with the approval of HMRC to add to or alter or modify all or any of the trust powers or provisions of this Deed.

- 10 The Establisher shall not be liable for any acts or omissions not due to its own willful neglect or willful default and the Member and the Trustee shall keep the Establisher indemnified against the consequences of any loss to the trust fund resulting from investment decisions made by the Member and the trustees from time to time of the trusts created by this Deed.
- 11 For the purposes of construing this Deed:
 - i other than those expressions referred to in Clause 7 of this Deed the defined terms in this Deed shall have the same meanings given to them in the Establishing Trust Deed and the Rules;*
 - ii pronouns and adjectival pronouns denoting the masculine gender shall be construed as including the feminine;*
 - iii words in the singular shall be construed as including the plural and words in the plural as including the singular;*
 - iv references to any enactment include references to that enactment as amended or extended or re-enacted by or under any other enactment.*

IN WITNESS WHEREOF this Deed has been executed by the parties hereto and is intended to be and is hereby delivered on the date first above written

Executed as a Deed by **HERITAGE PENSIONS LIMITED** by

Director

Director / Secretary

Executed as a Deed by **HERITAGE TRUSTEES LIMITED** by

Director

Director / Secretary



Signed as a Deed and delivered by the member

Signature

Name

Dated

Member signature witness by an independent third party

Signature

Name

Dated

Address

Postcode

Signed as a Deed and delivered by the additional trustee

Signature

Name

Dated

Additional trustee signature witness by an independent third party

Signature

Name

Dated

Address

Postcode



9 Financial Adviser Fee Agreement

Please complete this section with your Financial Adviser. If you are in doubt about the suitability of the SIPP and or investment you should speak with an Independent Financial Adviser.

Heritage Pensions Limited does not provide financial or investment advice.

Name	<input type="text"/>		
Company and Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
FCA authorisation number	<input type="text"/>		
Telephone numbers	Home	<input type="text"/>	Mobile <input type="text"/>
	Fax	<input type="text"/>	
Email address	<input type="text"/>		
Is the above Financial Adviser connected to you in any way? (e.g. relative, business partner, etc.)	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
Basis of sale	With advice	<input type="checkbox"/>	Face to Face <input type="checkbox"/>
			Remotely <input type="checkbox"/>

Adviser Remuneration

Please confirm details of the fees to be made by deduction from the SIPP fund. An invoice must be presented before each payment is made.

Establishing the SIPP	£	<input type="text"/>	or	<input type="text"/>	% of fund
Ongoing advice	£	<input type="text"/>	or	<input type="text"/>	% of fund

Signed by the member	<input type="text"/>
Name	<input type="text"/>
Dated	<input type="text"/>



10 Transfer In of Existing Pension Funds

Please provide details of the benefits you wish to transfer into your SIPP.
Please photocopy pages 17 and 18 for each additional transfer.

Provider's Details

Name	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Telephone number	<input type="text"/>	

Transferring Plan/Scheme Details

Plan/Scheme Type	<input type="text"/>	
Is this an occupational scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Plan/Scheme Name	<input type="text"/>	

Anticipated transfer value £

Does the transfer value represent the full value of the plan/scheme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you previously taken benefits from the plan/scheme? <i>If Yes, we cannot accept a partial transfer</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Important: Have you already 'flexi-accessed' your pension rights?*	Yes <input type="checkbox"/>	No <input type="checkbox"/>

**The amount of contributions you can make may be restricted if you have 'flexi-accessed' your pension rights. If you are unsure as to the circumstances that will limit the level of contributions that you can make please refer to the Important Notes at the end of this form.*

Is this transfer part of a block transfer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is this plan/scheme subject to a pension sharing/earmarking order?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is this plan/scheme subject to a protected lump sum? <i>If yes, the protection will be lost if not part of a block transfer</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is this plan/scheme subject to a protected pension age? <i>If yes, the protection will be lost if not part of a block transfer</i>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If the transfer includes 'assets' in-specie please provide full details below



Transfer Authority

I authorise and instruct you to transfer funds from the above Plan/Scheme directly to my Heritage Pensions SIPP. I authorise you to release all necessary information requested by Heritage Pensions Limited to enable the transfer to complete.

11 Declaration

I promise to accept responsibility in respect of any claims, losses and expenses that Heritage Pensions Limited may incur as a result of any incorrect information given above.

I confirm Heritage Pensions Limited has not provided me with any advice concerning the suitability of the transfer.

Signed by the member

Name

Dated



IMPORTANT NOTES

Please read these notes carefully. It is really important that you understand whether or not you have 'flexi-accessed' your pension rights as doing so reduces significantly the future contributions you can make. (Referred to by HMRC as the 'money purchase annual allowance rules').

If you are still unsure after reading these notes please refer to your Financial Adviser.

The money purchase annual allowance rules will apply if one of the following occurs in a tax year, on or after 6 April 2015:

- You have drawdown funds from a 'flexi-access' drawdown fund
- You have received an 'uncrystallised funds pension lump sum'
- You notified your scheme administrator that you wished to convert your pre 6 April 2015 'drawdown pension' fund to a 'flexi-access' drawdown fund and you subsequently drawdown from that fund
- You have taken more than the permitted maximum for 'capped drawdown' from a pre 6 April 2015 drawdown pension fund
- You have received a stand-alone lump sum and you are entitled to primary protection with a greater than £375,000 protected tax free lump sum
- You have received a payment from a life time annuity where the annual rate of payment can be decreased other than in permitted circumstances
- You have received a payment of a scheme pension from a money purchase arrangement where the arrangement is providing scheme pensions to less than 12 members, including dependant's, at the time the first payment is made to you.

The money purchase annual allowance rules will not apply if one of the following occurs:

- You have received a pension commencement lump sum (tax free cash)
- You have received a trivial commutation lump sum
- You have received a small pots lump sum
- You are in receipt of a scheme pension from a defined benefits arrangement, or from a money purchase arrangement where at least 12 people are receiving a scheme pension
- You are in receipt of a lifetime annuity that can't go down except in prescribed circumstances
- After 6 April 2015, you take no more than the permitted maximum capped drawdown from a pre-6 April 2015 drawdown pension fund

