Transact Pension Transfer Instruction

Adviser Notes

Please complete this form if you wish to transfer existing pension benefits to a Transact Personal Pension, Transact Executive Pension or Transact Section 32 Buy Out Bond. Should you require any assistance in completing this form, please consult the Guidance Notes in Section 12, your Financial Adviser or one of our Client Services Managers on (020) 7608 4900.

Please Note: If benefits are being transferred from more than one source, a separate form will be required for each transfer.

1 Investor Details

To which pension do you wish to transfer your existing pension benefits?
Note: Unless you have an existing Transact Portfolio, the total transfer value (from all sources) must be at least £5,000.

Transact Personal Pension | **Transact Section 32** | **Transact Executive Pension***

Are benefits to be taken immediately upon completion of this transfer? **Yes** **No**
If yes, please also complete a T020 Transact Pension Benefit Request form.

*In the case of Executive Pensions, transfers can only be accepted where a Transact Executive Pension already exists.

Transact Portfolio Name

Do you already have a Transact Portfolio? **Yes** **No**

If yes, please state your Transact Portfolio Number
 - -

PERSONAL DETAILS

Title | **Family Name** | **Given Names**

If you have already opened a Transact Portfolio, please go straight to Section 3.

Permanent Residential Address

Country | **Postcode**

Postal Address (if applicable)

Country | **Postcode**

Date of Birth
/ /

Gender
Male **Female**

Marital Status **Single** **Married*** **Divorced** **Separated** **Widowed**

* Includes UK registered civil partner

E-mail Address

Telephone (Day)

Telephone (Evening)

Telephone (Mobile)

National Insurance (NI) Number
 - - - -

If you have never been issued with an NI Number, please sign here
✗

2 Adviser Commission Authorisation

Please specify below the amounts that you require us to deduct from your Portfolio and pay to your Adviser on your behalf in return for his/her provision of intermediary services to you in relation to transactions as part of the operation of your Portfolio.

Commission Type	Commission	Commission Type	Commission
Initial:	%	Annual - New Cash:	%
Switch:	%	Annual - Investments & Switch Cash:	%

The basis upon which each of the above Commissions will be payable is detailed in the Transact Terms & Conditions.

If Commissions are intended to be paid on a flat fee rather than a percentage basis, please tick this box to confirm that these details will be submitted separately.

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3 Source of Transfer Payment

Please provide details of all the scheme benefits or policy(s) to be transferred to your Transact Pension.

Type of Scheme (e.g. Personal Pension, AVC etc.)

Scheme/Provider

Address

Contact Name

Telephone Number

Country

Postcode

Membership/Policy Number(s)

If benefits are being transferred from more than one source, a separate form will be required for each transfer.

Please confirm the portion(s) to be transferred
Please tick the relevant box(es).

Please note that any Guaranteed Minimum Pension will be held as Protected Rights.

☐ **Non-Protected Rights** ☐ **Protected Rights**

☐ **Safeguarded Rights** ☐ **Requisite Benefits**

Type of Transfer (please tick one)
In the event that we are unable to transfer all or part of the assets in specie, those assets will be transferred as cash.

☐ **Cash** ☐ **In Specie** (Please provide details in part 2 of Section 4, overleaf.)

This transfer is the result of ☐ **Block Transfer*** ☐ **Wind Up** ☐ **Neither**

* Block transfers can only be transferred into a Transact Personal Pension.

If you have ticked 'Block Transfer', have you been a member of the Transact Personal Pension Scheme the subject of this transfer for longer than one year?
If the answer is yes, please note that proceeding with the Block Transfer may have the effect of restricting your pension commencement lump sum entitlement.

Yes ☐ **No** ☐

Important - Please note, where benefits are subject to earmarking, we **cannot** accept the transfer.

4 Investment Details

If the transfer value is to be paid as cash, please complete this section to advise how you wish the transfer value (once known) to be invested. Please refer to the Guidance Notes in Section 12 or the Transact Terms and Conditions for more detail.

Please select whether you wish to deal Inclusive or Exclusive of fees. If you select Exclusive, we will buy the amount that you specify and then add charges on top. If you select Inclusive, the amount that you specify will be used to pay for both the investments chosen and all charges.

Please indicate basis for all buys Inclusive ☐ Exclusive ☐

Please note that unless otherwise specified in the buy instructions, we will automatically buy income units/shares and deal Inclusive of fees.

Fund/Share or Template Name (including SEDOL number/EPIC code where relevant)	**Amount** (Specify only one*)			**Tick box for regular buys**	**Frequency (M, Q, H, Y)**
	Value (£)	**Quantity**	**%**		
				☐	
				☐	
				☐	
				☐	
				☐	
				☐	

*For regular buys, you **must** specify a value (£) amount.

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Transact Pension Transfer Instruction

4 Investment Details (continued)

If existing assets are to be transferred to your Transact Pension, please complete this section giving current details of each holding. If more space is required, please use a separate sheet.

Fund/Share Name (including SEDOL number/EPIC code where relevant)	**Value £**	**Number of shares/units**

5 Death Benefits

Non-Protected Rights

I accept that this nomination is only an expression of my wishes and I understand that whilst the Trustee/Administrator will pay due consideration to these wishes, they have absolute discretion as to the beneficiaries and the proportion of benefits paid to each beneficiary.

Full Name of Beneficiary	Date of Birth	Full Postal Address	Relationship	Proportion (%)
	/ /			
	/ /			
	/ /			
				100%

Protected Rights (Personal Pensions only)

If you are survived by a spouse or U.K.-registered civil partner, an income must be provided from any protected rights fund. If you do not have or do not anticipate having a spouse or U.K.-registered civil partner, please indicate below how any lump sum benefits should be paid.

Full Name of Beneficiary	Date of Birth	Full Postal Address	Relationship	Proportion (%)
	/ /			
	/ /			
	/ /			
				100%

Notes:

- Any Protected Rights death benefit paid as a lump sum may be liable to Inheritance Tax as it is not possible to issue a Protected Rights contract on a discretionary death benefit basis. This potential liability may be avoided by placing these benefits under trust.
- The above death benefit nominations will remain valid only until you reach age 75. Upon turning 75, Alternatively Secured Pension death benefits will first be paid to your spouse/UK registered civil partner and/or dependant(s) as income. Where there is no spouse/UK registered civil partner or dependant, benefits will be paid to a charity nominated by you, or otherwise selected by Transact.

6 Declaration and Application

I declare that:

- I apply for a Transact Personal Pension/Transact Executive Pension/Transact Section 32* and agree to be bound by the Rules/Policy of the relevant Scheme; ***(*Please delete as appropriate)***
- I understand that the answers to the questions in this application will form the basis for a policy or policies of insurance for the benefits requested, to be effected by the Trustee(s) or Administrator of the Scheme (as appropriate) on my behalf;
- I authorise the transferring scheme to transfer my benefits to a Transact Personal Pension/Transact Executive Pension/Transact Section 32*; ***(*Please delete as appropriate)***
- I consent to Integrated Financial Arrangements plc and IntegraLife UK Limited requesting information from the Administrator and/or Trustee of the transferring scheme and to the Administrator and/or Trustee providing any such information;
- I understand that Integrated Financial Arrangements plc has agreed to administer the Transact Pensions on behalf of IntegraLife UK Limited; and
- The information given in this application form and any supplementary details provided are accurate to the best of my knowledge and belief.
- When completing this form on behalf of an applicant aged under 16 (or under 18 if not in employment), I also declare that:
  - I will be responsible for the contract as if I were the applicant; and
  - Any contributions paid can only be returned to the member as benefits payable under the Rules/Policy of the Scheme.

I authorise Integrated Financial Arrangements plc and IntegraLife UK Limited:

- to hold my cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments or cash;
- to make on my behalf any claims to relief from tax in respect of my investments; and
- to make the commission payments specified in this application form to my Adviser on my behalf.

I agree to be bound by the Transact Terms and Conditions governing my Portfolio.

Please note that it is a serious offence to give false information in order to obtain tax relief on contributions. This could lead to prosecution and severe penalties.

Signature

✗

Date

/ /

Transact Pension Transfer Instruction

7 Adviser Details/Declaration

Adviser Name

Transact Adviser Number

- -

(Please enter the Adviser's own number, not the Firm's.)

Firm Name

Please Read - Important Money Laundering Information:

Transact uses an approved electronic identification service to assist the Adviser in complying with UK Money Laundering requirements. Using the individual applicant's name, address, date of birth and other information, the service uses comprehensive databases of information on individuals and businesses to enable us to perform an identity verification that complies with all the relevant Money Laundering requirements. This service is provided by us at no additional cost.

Please note that there may be special circumstances where this service will not be able to confirm the identity of clients (such as a client who has recently moved house). In these circumstances, we will require you to complete a paper Identity Verification Certificate and may require certified copies of the appropriate identity documentation. For your convenience, the appropriate UK Resident or Non-UK Resident certificates are available for download from *www.Transact-Online.co.uk.*

I acknowledge that I am the Financial Adviser for the applicant(s) named in this application form and that I have read and understood this Section 7 regarding Money Laundering.

Adviser Signature

✕

Adviser Stamp

Date

/ /

8 Adviser Checklist

Please send this form when completed, together with any appropriate transfer documents, directly to Transact and not to the ceding scheme as failure to do so may delay this transfer.

You need to ensure the following documents are included as appropriate:

- **Transact Pension Transfer Instruction** (this form) in all cases.
- **Money Laundering Documentation** if applicable.
- **Copy of Court Order** if applicable and not previously supplied.
- **Additional copies of this form** (T019) if applicable.

The remainder of this application will be completed by the Administrator or Trustee(s) of your existing scheme after Transact processes this form.

9 Administrator/Trustee Details

Name of Scheme

Name of Administrator/Trustee*
*(*please delete as appropriate)*

Address

Type of Scheme

HMRC Scheme Reference Number

Policy Number(s)

Postcode

0RR

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10 Transfer Value Details

	Deposit Amount	Deposit Method (Cheque or Bank Transfer)
Total amount of transfer value *(£5,000 minimum unless you have an existing Transact Portfolio - refer to Guidance Notes in Section 12)*	£	

Does this amount include any Protected Rights, Safeguarded Rights or Requisite Benefits? **Yes** ☐ **No** ☐

If YES, please confirm the split:	Protected Rights	Safeguarded Rights	Requisite Benefits
	£	£	£

	Pension Commencement Lump Sum	Fund Value
Where applicable, please confirm the Pension Commencement Lump Sum and fund value as at 5th April 2006.	£	£

Is the transfer payment subject to a court order arising from a divorce? **Yes** ☐ **No** ☐

If YES, please supply details, including a copy of the court order, and enter the value of any Safeguarded Rights if applicable that has not been included as Safeguarded Rights above. £

For transfers from a defined benefit scheme, have benefits been equalised in accordance with Article 141 of the Treaty of Rome? (*If NO, the transfer cannot be accepted*) **Yes** ☐ **No** ☐

11 Transferring Authority

I declare that the information given above is accurate to the best of my knowledge and belief.

Signed on behalf of the Administrator/Trustee*
*(*Please delete as appropriate)*

X

Date / /

Print Name

Capacity

12 Guidance Notes

The following notes will help you complete this application. They are for outline guidance only and are not binding in law. If you are unsure about any aspect of this application please contact your Adviser, Accountant, our Client Services Team or, where appropriate, your Local Inspector of Taxes.

In-Specie transfers

If you wish to transfer the existing assets of your pension into your Transact Pension, please tick the 'In Specie' option. If this option is not selected, your pension will be dis-invested and the proceeds will be transferred as cash.

Block Transfer/Wind Up

Block Transfer:	This occurs where two or more members transfer out of the same scheme at the same time to the same receiving scheme. Block Transfers can only go into the Transact Personal Pension.
Wind Up:	This occurs where the existing scheme is wound up by the ceding provider. Wind Up transfers can only go into the Transact Section 32 Buy Out Bond.
Neither:	If the transfer is not a Block Transfer or Wind Up, any Lump Sum amount will be restricted to 25% of the transfer value.

Buy Instructions

Minimum One-off Buy Amount:	The minimum for a one-off Buy is £250 for investments listed on the London Stock Exchange (i.e. shares) and £100 for all other investments.
Minimum Regular Buy Amount:	The minimum for a Regular Buy is £50 per month, £150 per quarter, £300 per half year and £1,000 per year.
Start of Regular Buy Requests:	Please allow 5 days from receipt of your request by Transact for Regular Buys to be processed. Regular buys are processed on the 9th of the month or the nearest working day where the 9th falls on a weekend or holiday. For example, if we receive your request on the 6th March, your first Regular Buy will not occur until the 9th April, as there is less than 5 business days from receipt to requested commencement.

Minimum Portfolio Value

The minimum amount required to open a Transact Pension is £1,000 for new and existing clients; however, this is subject to a minimum portfolio value of £5,000.

The **Scheme Administrator and Trustee** of the Transact Personal Pension and Transact Executive Pension is Integrated Financial Arrangements plc
Registered Number: 3727592 in England

The **Policy Administrator** of the Transact Section 32 Buy Out Bond is Integrated Financial Arrangements plc
Registered Number: 3727592 in England

The **Provider** of the Transact Personal Pension, Transact Executive Pension and Transact Section 32 Buy Out Bond is IntegraLife UK Limited
Registered Number: 798365 in England

Registered Offices: Domain House, 5-7 Singer Street, London EC2A 4BQ.

Tel: (020) 7608 4900
Fax: (020) 7608 5300
Email: info@Transact-Online.co.uk
Website: www.Transact-Online.co.uk

Integrated Financial Arrangements plc and IntegraLife UK Limited are both authorised and regulated by the Financial Services Authority.