
Sippchoice Bespoke SIPP

Transfer-In Request (from 1 January 2019)

Please follow the procedure set out below if you would like to arrange a transfer from another pension scheme to the Sippchoice Bespoke SIPP. If you have not already done so, you will also need to complete an Application Form to join the Sippchoice Bespoke SIPP.

Please contact the transferring scheme and ask whether they are registered on the ORIGO Options Transfer system. If they are, please complete this form and return it to us. If they are not, please explain to the transferring scheme that you wish to arrange a transfer from their scheme to the Sippchoice Bespoke SIPP.

- (a) They will usually then send you a form of discharge that they require to be completed by both you and the receiving scheme.
- (b) On receipt of the discharge form, please complete this as much as possible and then send it to Dentons Pension Management Limited ('Dentons', 'we' or 'us') together with a completed Transfer-In Request Form (see overleaf). We will then complete the discharge form and return it to the transferring scheme. We will not take any further action and it will be your/your adviser's responsibility to chase the transferring scheme for the transfer payment and for the information that we require.
- (c) We will notify you/your adviser when the transfer payment has been received. However, please note that it will not be possible for the transfer payment to be processed until we have also received the information we require from the transferring scheme.
- (d) If you would like the transfer payment to be invested once it has been processed then please also complete a separate Investment Request and send it to us.

If the transfer is to be processed on an in-specie basis, we will also require the following:

- a detailed list and valuation of all the assets to be transferred;
 - a completed Investment Request form where we need to open a new investment account to hold the transferring assets together with details of the assets to be transferred to that account and
 - a completed Transfer Request form (see overleaf).
- (a) Please note that in-specie transfers can take a long time to complete.

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Transfer-In Request Form (from 1 January 2019)

If you would like to make a transfer from another pension scheme to the Sippchoice Bespoke SIPP then please complete all sections of this form and return it together with the transfer documentation from the other pension scheme to us at: Dentons Pension Management Limited, Sutton House, Weyside Park, Catteshall Lane, Godalming GU7 1XE.

A Transfer details

(a) Name of the transferring scheme			
(b) Address of the transferring scheme			
		Postcode	
(c) Contact name at transferring scheme			
(d) Reference or policy number of transferring scheme			
(e) Is the transfer to be processed on a full or partial basis?	Full transfer	<input type="checkbox"/>	
	Partial transfer	<input type="checkbox"/>	
(f) Amount of transfer value			
(g) Type of benefits under the transferring scheme	Tick as appropriate		
	Defined benefit	<input type="checkbox"/>	
	Defined contribution with no guaranteed annuity rate	<input type="checkbox"/>	
	Defined contribution with a guaranteed annuity rate	<input type="checkbox"/>	
(h) Please explain the reason(s) for making the transfer			
(i) Are you in drawdown under the transferring scheme?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
	If 'Yes', go to (j). If 'No', go to (k)		
(j) If applicable, what date did you become subject to the Money Purchase Annual Allowance?			
(k) Will you commence drawdown immediately after the transfer?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>

Please note: If you are in ill health at the time of making a transfer to the Sippchoice Bespoke SIPP and you should die within two years, the transfer could result in inheritance tax penalties. We recommend that you take independent financial advice.

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B Request to Dentons Pension Management Limited ('Dentons')

Please tick (a) or (b) below as appropriate.

(a) Please proceed with a cash transfer value from the transferring scheme shown above to the Sippchoice Bespoke SIPP.	<input type="checkbox"/>
(b) Please proceed with an in-specie transfer of assets from the transferring scheme shown above to the Sippchoice Bespoke SIPP. I attach a list of all the assets held for my benefit in the transferring scheme and, unless explicitly notified to you to the contrary, all of these assets are to be transferred to the Sippchoice Bespoke SIPP.	<input type="checkbox"/>

C Request to the transferring scheme

Please liaise with, and take instructions from, Dentons as necessary in order to arrange a cash transfer, or an in-specie transfer of assets, as per Section B, from your scheme to the Sippchoice Bespoke SIPP.

D Advice declaration

Please tick (a), (b) or (c) and complete (d) below as appropriate.

(a) I have received advice in respect of the transfer value from a financial adviser and the financial adviser, whose details are set out in Section G below, recommended the transfer.	<input type="checkbox"/>
(b) I have received advice in respect of the transfer value from a financial adviser and the financial adviser, whose details are set out below, did not recommend the transfer:	<input type="checkbox"/>
Adviser name	<input type="text"/>
Adviser's FCA reference number	<input type="text"/>
Adviser firm name	<input type="text"/>
(c) I have not taken any advice in respect of the transfer value and take full responsibility for all aspects of the transfer. In particular, I understand that the benefits that I will receive from the transfer value may be less valuable than the benefits to which I would otherwise be entitled under the transferring scheme.	<input type="checkbox"/>
(d) In relation to the transfer advice provided, I agree for Dentons to pay this fee, from my SIPP's bank account, to my financial adviser and this will be increased by the current rate of VAT if Dentons receives a VAT invoice for this charge from your financial adviser.	£ <input type="text"/>



E Cancellation rights for transfers

You will have 30 days from when a transfer is requested to change your mind and this right to change your mind for transfer(s) is separate from your right to cancel the establishment of your Sippchoice Bespoke SIPP. You are NOT able to fully waive these cancellation rights.

If you decide to cancel the transfer, the original pension scheme is not obliged to accept the return of funds and it will be your responsibility to provide Dentons with details of a registered pension scheme that will accept the returned funds within the 30 day cancellation period.

If you exercise your right to cancel a transfer into your Sippchoice Bespoke SIPP you might not get back the sum that you originally invested. The transfer amount will be the actual realization value of the investment upon encashment less any applicable charges.

A Cancellation Notice will be sent to you once the transfer has been established.

F Member's declaration

- I authorise and instruct the providers of the scheme listed above (ceding provider) to transfer funds from the transferring scheme directly to Dentons. Where the transferring scheme provider has asked me to give them any original policy documents in return for the transfer of fund, 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 ceding scheme.
- I authorise the transferring scheme provider to release all necessary information to Dentons to enable the transfer of funds to Dentons.
- I authorise the transferring scheme provider to obtain and release to the financial adviser named above (if applicable) any additional information that may be required to enable the transfer of funds.
- If an employer is paying contributions to the transferring scheme, I authorise the transferring scheme provider to release to that employer any relevant information in connection with the transfer of funds from the transferring scheme.
- Where the payment made to Dentons represent all or part of the funds under the transferring scheme, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the transferring scheme represented by the payment(s).
- I promise to accept responsibility in respect of any claims, losses and expenses that Dentons and the transferring scheme provider 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.
- If I have taken benefits from any pension arrangement, with the transferring scheme or any other provider in a way which means I am subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date on which the MPAA first applied to me above.

Member's signature	
Member's name (in capitals)	
Date	

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G Financial adviser's confirmation

This section should be completed only if a financial adviser has recommended the transfer, i.e. if you have ticked box D(a) above.

I confirm that: (a) I have advised the member to make the proposed transfer; and (b) if required my advice has been provided on the basis of advice provided by a pension transfer specialist.	
Financial adviser's signature	
Financial adviser's name (in capitals)	
Financial adviser's FCA reference number	
Date	

H Pension transfer specialist's confirmation

This section should be completed where the transfer is valued in excess of £30,000 and is from a safeguarded benefit scheme, excluding guaranteed annuity rates.

I confirm that: (a) I am qualified to act as a pension transfer specialist; and (b) I have approved the advice provided by the financial adviser indicated in section G above	
Pension transfer specialist's signature	
Pension transfer specialist's name (in capitals)	
Pension transfer specialist's FCA reference number	
Date	

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The Sippchoice Bespoke SIPP has been registered with HM Revenue & Customs under the Pension Scheme Tax Reference 00738995RG. Dentons Pension Management Limited is the Provider and Scheme Administrator of the Sippchoice Bespoke SIPP and it is authorised and regulated by the Financial Conduct Authority under reference number 461094. Sippchoice Trustees Limited is the Trustee of the Sippchoice Bespoke SIPP.

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