



International Open Pension - Form F

Transfer request form

Full Name

Member Number

Please use this form to transfer benefits from a Recognised Overseas Pension Scheme (including QROPS and UK registered pension schemes)

To: The Administrator of the Transferring Scheme or Policy

1. Transferring Scheme or Policy details

Name of transferring scheme or policy

Scheme/Policy number(s)

Estimated total transfer value

£/€//\$

⁽¹⁾Amount of total transfer value previously

relieved of UK tax

£/€//\$

Administrators name

Address line one

Address line two

Town

Country / Postcode

Telephone number

2. Policyholder / Scheme Member

Full name

Date of birth (dd/mm/yyyy)

National Insurance no.

Transfer In Specie?

Yes*

No

*Please provide a list of assets separately

Is any part of the transfer payment subject to a court order in any jurisdiction (bankruptcy, divorce etc)?

Yes

No

I authorise London & Colonial to obtain information on my pension. I wish to transfer my entitlement under the above scheme to the London & Colonial EU QROPS (known as the London & Colonial International Open Pension) HMRC QROPS Reference Number QROPS504563. I understand that after such payment neither I nor my spouse, civil partner or dependants will have any entitlement to benefits under your scheme to which this transfer relates.

Signed

Date

Please photocopy this page for additional transfer payments

⁽¹⁾ For example, originally derived from a pension contribution that received UK income tax relief

Predators stalk your pension



Companies are singling out savers like you and claiming that they can help you cash in your pension early. If you agree to this you could face a tax bill of more than half your pension savings.



Don't let your pension become prey.

'Pension loans' or cash incentives are being used alongside misleading information to entice savers as the number of pension scams increases. This activity is known as 'pension liberation fraud' and it's on the increase in the UK.

In rare cases – such as terminal illness – it is possible to access funds before age 55 from your current pension scheme. But for the majority, promises of early cash will be bogus and are likely to result in serious tax consequences.

What to watch out for

- ! Being approached out of the blue over the phone or via text message
- ! Pushy advisers or 'introducers' who offer upfront cash incentives
- ! Companies that offer a 'loan', 'saving advance' or 'cash back' from your pension
- ! Not being informed about the potential tax consequences

Five steps to avoid becoming a victim

1. Never give out financial or personal information to a cold caller
2. Find out about the company's background through information online. Any financial advisers should be registered with the Financial Services Authority (FSA)
3. Ask for a statement showing how your pension will be paid at retirement, and question who will look after your money until then
4. Speak to an adviser that is not associated with the proposal you've received, for unbiased advice
5. Never be rushed into agreeing to a pension transfer.



Be alert to offers like this and if in any doubt, take advice from a registered adviser.

If you think you may have been made an offer, **contact:**

ActionFraud
Report Fraud & Internet Crime
0300 123 2040

For **impartial information and guidance**, visit:

the pensions
advisory service

www.pensionsadvisoryservice.org.uk

A cross-government initiative by:

ActionFraud
Report Fraud & Internet Crime

**CITY OF LONDON
POLICE**

FSA
Financial Services Authority

**HM Revenue
& Customs**

the pensions
advisory service

**The Pensions
Regulator**

SFO serious
fraud
office

SOCA
SERIOUS ORGANISED CRIME AGENCY



Pension liberation fraud

Member help

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