

# Request to Transfer to Another Scheme

PLEASE COMPLETE IN BLOCK CAPITALS AND BLACK INK



PIONEERING PENSIONS AND FIDUCIARY SOLUTIONS

## Important

Within this form Concept Group Limited may be defined as "Concept", "Concept Group" and/or any associated or subsidiary companies. This form is to be used by members/participants ("Client") of an Aurora Pension Scheme who wish to transfer their benefits to another retirement benefits scheme.

Concept will generally not refuse any reasonable Client request to transfer to another scheme, where the request is to transfer to a suitable, bona fide arrangement. Please note closing fees will apply, as advised by Concept.

Concept suggests that a Client takes individual financial advice specific to their own situation and country of residency prior to completing this form.

Certain due diligence must be undertaken on the proposed receiving scheme and standard transfer processes must be satisfied before any such external transfer can be concluded. The due diligence undertaken by Concept in respect of the receiving scheme and the transfer out processes have been developed in an effort to protect members and Concept from fraudulent activity and potential pension scams.

Concept is actively engaged in the development of a Code of Good Practice for Combating Pension Scams and fully supports the principles of the Code. The Code of Good Practice can be viewed here: <http://www.combatingpensionscams.org.uk/>

Please complete all sections in full and return, together with any supporting documentation to: Concept Group Limited, PO Box 130, Cambridge House, Le Truchot, St Peter Port, Guernsey, GY1 3HH.

## Personal details

Title (e.g. Mr/Mrs/Miss/Dr/Other)	
Surname	
Forename(s)	
Membership/ Participation Number	Date of birth (ddmmyyyy)
Residential Address (permanent place of residence)	
Post code	
Work telephone	
Home telephone	
Mobile telephone	
Email address	
Date left the UK	Date returned to the UK (if applicable)
Do you have, or have you ever had, any connection with the USA? (eg have you ever held a USA green card, a USA passport, or had a USA residential address?) If yes, please give details (eg passport number or former USA TIN) including any applicable dates of USA tax residency	
Details of connection with USA	

Tax residency - Please list the countries in which you are resident for tax purposes including your tax reference number

Country	Tax reference number

## Reason for transfer

Reason for transfer	

In order for Concept to consider fully the request to transfer to another scheme, please provide a copy of the advice letter from your Financial Adviser detailing the benefits of the proposed pension transfer

Please attach a copy of the advice received\* Tick

\* Please note if a copy of the advice is not provided with your request, this will cause delays.

## Receiving scheme details

Receiving scheme name	
Receiving Scheme's HMRC QROPS reference number (if applicable)*	

Please attach a copy of the Receiving Scheme's HMRC approval letter\* Tick

Please attach a copy of the Receiving Scheme's Deed/Rules\*\*

**\* Not required if transferring to another Aurora Scheme**

\*\* Please note if the Receiving Scheme's Deed/Rules are not provided with your request, this will cause delays.

Trustee name	
Trustee contact details	
Scheme administrator name	
Scheme administrator contact details	

## Assets

If the transfer is approved I wish assets held in my Sub-Fund to be transferred as follows:

	Yes	N/A
Liquidate assets and transfer in cash*	<input type="checkbox"/>	<input type="checkbox"/>
Transfer in-specie	<input type="checkbox"/>	<input type="checkbox"/>
Assign a bond/policy	<input type="checkbox"/>	<input type="checkbox"/>

\* I confirm I am aware of and have given due consideration to any early surrender penalties that may be applied on the redemption of my scheme's bond/assets.

I confirm that the receiving scheme has confirmed it is able to accept the assets held in my Sub-Fund knowing that the Aurora Pension Scheme is a de-listed Guernsey QROPS.

I confirm that where suspended funds are held in my Sub-Fund, the receiving scheme has confirmed it is able to accept the suspended funds by way of assignment.

Yes	N/A
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

## Loan

I understand that if I have taken a loan from the assets held in my Sub-Fund, that it must be repaid in full together with any accrued interest prior to the transfer.

# Financial adviser details

Company Name	
Name of individual	
Address	
	Post code
Regulator, type of licence & number	
Telephone	
Email address	

## Declaration

I confirm that I have taken appropriate advice in respect of this request in relation to my personal circumstances.

I understand that if Concept agrees to my request to transfer, I agree to sign an indemnity and release Concept in relation to the transfer.

I also understand that a letter of undertaking will also be issued which the receiving trustee will be required to sign, before the transfer will proceed.

I confirm that I have been provided with information regarding the transfer fee, and the fee will be deducted from my Sub-Fund prior to the assets being transferred.

I understand that if the transfer does not proceed for reasons beyond Concept's control, Concept reserves the right to charge a fee (minimum £250) for work done to initiate the transfer process on a time spent basis, and the fee will be deducted from my Sub-Fund.

I agree that the relevant closing fee, as advised to me, and any other liabilities outstanding in respect of my Sub-Fund will be settled before the final transfer is made.

### Pension Liberation Fraud

Pension Liberation Fraud is becoming a growing concern for HMRC, pension providers and members. Also known as "pension loans" and "pension scams", Pension Liberation occurs when a member transfers their existing pension arrangement to another arrangement that allows them to access their funds before the age of 55.

I can confirm that I have read the enclosed pension liberation documentation and I am aware of the consequences of transferring to a scheme that may turn out to be a pension liberation scheme.

I confirm I have read and agree Concept's current Terms of Business and Privacy Statement which are available at [www.cgl.gg](http://www.cgl.gg), a copy of which will be provided upon request.

Client's signature	Date
Client's full name	

For internal use only:	<input type="checkbox"/> Signature verified	<input type="checkbox"/> Information verified	Instruction verified	<input type="text"/>
Approved by:	<input style="width: 100%;" type="text"/>	Date:	<input style="width: 100%;" type="text"/>	