



WHITEHALL

whitehallgroup.co.uk

SSAS Transfer-Out Instruction Form

Notes

1. **This form is your authority to transfer all or part of your Whitehall SSAS into another pension arrangement.**
2. If you have any questions about the completion of this form, please contact us at enquiries@whitehallgroup.co.uk or telephone 03302 232300.
3. Before deciding to transfer we recommend you take financial advice from an FCA-regulated financial adviser. They will charge for their services.
4. Please return the completed form to us at our address below. Email copies are accepted.
5. Your Whitehall SSAS is a registered pension scheme for the purpose of Part 4 of the Finance Act 2004 and can only be transferred to another UK registered pension scheme, or qualifying overseas registered pension scheme (QROPS).
6. Some SSAS members with rights that accrued pre-6 April 2006 and a long service history with the sponsoring employer, or with 'pre-87 member rights', might have an entitlement to a tax-free lump sum on retirement that is greater than the standard 25%. This is called scheme specific lump sum protection. A scheme specific lump sum is lost on transfer out of the SSAS unless the transfer is made as a block transfer. A block transfer requires the transfer of at least one other member of the SSAS to the same receiving pension scheme. Please consider the loss of any protected lump sum under the SSAS before transferring.
7. If your transfer is to another occupational pension scheme, we are required in accordance with guidance from The Pensions Regulator to obtain evidence that there is an employment link between you and the sponsoring employer of the scheme. We will require copies of your last three payslips, or most recent P60 if issued within the last three months, which verifies your current employment.
8. This form has three sections:
 - Section 1: to be completed by the SSAS member.
 - Section 2: to be completed by the financial adviser (if there is one).
 - Section 3: to be completed by the receiving pension scheme provider.

Please ensure all sections are completed before the form is returned to us.

Section 1: To be Completed by the SSAS Member

1. Member's Details

SSAS Name	
Title (Mr/Mrs/Miss/Ms/Dr)	
Forename(s)	
Surname	
Home Address	
Post Code	
Email Address	
Telephone Number	
Date of Birth	
National Insurance Number	

2. Receiving Scheme Details

Scheme Name	
Policy/Member Number	
Administrator/Provider Name	
Administrator/Provider Address	
Post Code	
Email Address	
Telephone Number	

3. Transfer Details

Your Reasons for Transferring	SSAS is no longer required	☐
	Consolidating pensions	☐
	Charges are too high	☐
	Lack of investment flexibility	☐
	Commence retirement benefits	☐
	Poor service	☐
	Other	☐
If Other, please give details		

Is this a full transfer to the receiving scheme or only part of your benefits?

	Full	☐	Partial	☐	Note: a partial transfer of a fully crystallised
If partial transfer amount requested	£				
If partial	Uncrystallised Fund	☐	Crystallised Fund	☐	

Is the transfer cash only or in-specie (transfer of assets)

Cash only ☐

In-specie ☐

arrangement is not permitted.

If in-specie, please list details of the assets to be transferred

If an in-specie transfer of property, your solicitor's contact details

Solicitor's Name

Firm Name

Address

Post Code

Email Address

Telephone Number

4. Protected Tax-Free Lump Sum

Do you have entitlement to a scheme specific lump sum of more than 25% under the SSAS?

Yes ☐

No ☐

(if no, move to section 5)

If Yes, are you transferring as of part of block transfer?

Yes ☐

No ☐

If you have scheme specific lump sum protection and are not transferring as part of a block transfer, please confirm you understand the protection will be lost on transfer.

Note: A block transfer requires the transfer of more than one member to the same scheme

I understand my lump sum protection will be lost but I still wish to proceed with the transfer.

(please tick)

5. Financial Advice

Have you received financial advice in relation to this transfer?

Yes ☐

No ☐

If Yes, Adviser's Name

Adviser's Firm

Adviser's Address

Post Code

Adviser's Email Address

Adviser's Telephone Number

Have you checked your adviser is authorised and regulated by the Financial Conduct Authority (FCA)?

Yes ☐

No ☐

6. Transfer Information

Have you been pressured into making a decision regarding this transfer, or been promised a specific or guaranteed rate of return on the investments?

Yes ☐

No ☐

Have you been offered an incentive to make this transfer e.g. cash payment, bonus or loan from the pension scheme?

Yes ☐

No ☐

How did you hear about the receiving scheme (please tick all that apply)?

Your existing adviser ☐

Your own research ☐

Unexpected contact (phone call, text message, email) ☐

An offer of a free pension review ☐

Where will your funds be invested by the receiving scheme? Please send copies of any information or brochures you have been sent.

7. Pension Wise Guidance

If you are transferring to commence retirement benefits, and you have not appointed a financial adviser, we must refer you to Pension Wise and recommend you seek guidance: www.moneyhelper.org.uk.

We can book an appointment with the Pension Wise service for you. You are not required to have an appointment, but we must offer you the following options.



**Pension
wise**
Your money. Your choice.

Please select from the following:

I would like you to arrange a Pension Wise appointment for me ☐

I would like to arrange a Pension Wise appointment myself ☐

I do not require the Pension Wise service because I have taken financial advice ☐

I do not require the Pension Wise service because I have already received guidance from Pension Wise ☐

I wish to opt out of the Pension Wise service and have not taken financial advice ☐

8. Member Declaration

1. I confirm that I am requesting a transfer of funds from my SSAS administered by Whitehall Group (UK) Limited ("Whitehall") to the plan detailed above (the "Receiving Scheme").
2. I hereby consent to Whitehall providing the Receiving Scheme with any details required in respect of this transfer.

3. I agree the transfer shall constitute full and final discharge in respect of my fund as specified above and I shall have no further claim on Whitehall to pension benefits from the portion of my SSAS that is transferred.
4. I agree that I am responsible for ensuring the funds transferred to the Receiving Scheme will be used to provide benefits which are consistent with legislation, the receiving scheme is registered with HM Revenue & Customs and/or is a recognised transfer under the terms of the Finance Act 2004.
5. Whitehall is entitled to reject and cancel the transfer if it is unable to satisfy itself of the above.
6. I understand that a cash transfer will require SSAS assets to be dis-invested and transferred as cash. I understand that selling my investments prior to transfer will incur transaction fees.
7. I agree that where investments in my SSAS are to be sold, I will contact my Adviser or investment manager to arrange the disinvestment.
8. For any assets I choose to be transferred in-specie, it is my responsibility to check they can be held by the Receiving Scheme.
9. I understand that transferring my holdings in-specie is likely to incur re-registration fees.
10. I confirm that my adviser (where relevant) has provided me with sufficient information for me to understand the effect that this transfer will have on my pension benefits.
11. I confirm that I have not received any advice or recommendation in relation to the transfer from a representative of Whitehall Group (UK) Limited or Whitehall Trustees Limited or any other member of the Whitehall Group.
12. I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Whitehall and the Receiving Scheme may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.
13. I understand that any scheme specific lump sum protection entitlement I have under the SSAS will be forfeited upon transfer unless it is part of a block transfer. I agree to indemnify Whitehall Group (UK) Limited and Whitehall Trustees Limited against any losses arising from my decision to transfer, regardless of whether I was aware of or identified the scheme specific lump sum protection applicable to my rights at the time of transfer.
14. I understand any pension protection I have will be lost if the transfer is not a permitted transfer, as defined by legislation.

9. Member's Signature

Your Name

Your Signature

Date

Section 2: To be Completed by the Adviser

1. Adviser's Details

Adviser's Name	
FCA Number	
Adviser's Firm	
Firm FCA Number	
Adviser's Address	
Post Code	
Adviser's Email Address	
Adviser's Telephone Number	

2. Adviser Declaration

1. I confirm I am the authorised Financial Adviser noted above.
2. I confirm my firm has the relevant regulatory permissions to advise on the transfer detailed in this form.
3. I confirm my firm has made a positive recommendation to make the transfer detailed in this form.

3. Adviser's Signature

Name	
Signature	
Position	
Senior Management Functions held	
Date	

Section 3: To be Completed by the Receiving Scheme

Please send to the receiving scheme to complete this section before the form is returned to us.

1. Receiving Scheme Details

Scheme Name	
Policy/Member Number	
Administrator/Provider Name	
Administrator/Provider Address	
Post Code	
Contact Name	
Email Address	
Telephone Number	
Administrator FCA Number	
Pension Scheme Tax Reference	
Type of Pension Scheme	Personal Pension/Stakeholder
	Occupational Pension Scheme
	SIPP
	SSAS
	QROPS
	Other
If Other, please give details	

2. Payment Details

Bank		Note: Payments are made by BACS unless we receive a specific instruction for Faster Payment or CHAPS
Branch Address		
Post Code		
Sort Code		
Account Number		
Payment Reference		

3. In-Specie Transfer Details

Investment Manager	
Address	
Post Code	
Email Address	
Telephone Number	
Account/Plan Number	

If an in-specie transfer of property, your solicitor's contact details

Solicitor's Name	
Firm Name	
Address	
Post Code	
Email Address	
Telephone Number	

4. Receiving Scheme Declaration

1. I/We confirm that the above scheme is registered under Part 4 of the Finance Act 2004 and is able to accept transfers of crystallised or uncrystallised funds or is a Qualifying Recognised Overseas Pension Scheme (QROPS) as defined by HMRC under Chapter 4 of the Finance Act 2004.
2. I/We confirm that the funds transferred will be used to provide benefits consistent with the legislation covering registered pension schemes and the receiving scheme shall only use the transferred pension benefits to provide pension benefits and will not take any action or omit to take any action which would result in an unauthorised payment.
3. I/We authorise you to contact HM Revenue & Customs to obtain confirmation of the status of the Receiving Scheme and acknowledge that there may be a delay with the transfer until you are satisfied that the transfer can proceed.
4. I/We accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Whitehall may incur as a result of any incorrect, untrue, or misleading information in this application or given by me/us, or on my behalf, or of any failure on my/our part to comply with any aspect of this application.
5. Please provide evidence from HMRC to confirm the current registered status of the scheme.

5. Receiving Scheme Signature

Name	
Signature	
Position	
For and on Behalf of	
Date	

Please Return this form to:

Whitehall Group
8-10 Bolton Street
Ramsbottom
BL0 9HX

Contact Us:
Telephone: 03302 232300
Email: enquiries@whitehallgroup.co.uk



Whitehall is the trading name of:

Whitehall Group (UK) Limited, a company registered in England and Wales (Registered number 07625300), Whitehall Trustees Limited, a company registered in England and Wales (Registered number 07625294), Whitehall Corporate Limited, a company registered in England and Wales (Registered number 07759590), Whitehall Group SSAS Limited, a company registered in England and Wales (Registered number 16369001), Whitehall SSAS Trustees Limited, a company registered in England and Wales (Registered number 16368970), Whitehall Group SIPP Limited, a company registered in England and Wales (Registered number 13577749) and Whitehall SIPP Trustees Limited, a company registered in England and Wales (Registered number 13587700). All companies have their registered office at 8-10 Bolton Street, Ramsbottom, BL0 9HX.