



For customers | Aegon Platform

# Aegon Self Invested Personal Pension (Aegon SIPP) transfer out

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio version of this document, please call 0345 604 4001 (call charges will vary) or visit [aegon.co.uk/additionalsupport](https://aegon.co.uk/additionalsupport)

## About this form

Please complete this form to transfer to another registered pension scheme from your Aegon Self Invested Personal Pension (Aegon SIPP).

**Please complete this form in BLOCK CAPITALS and ball point pen and return it to: Aegon Cofunds Administration, Sunderland SR43 4DN.**

Your pension is likely to be one of your most valuable assets. Like anything valuable, your pension can become the target for illegal activities, scams or offers of inappropriate and high risk investments. Find out more about the steps you can take to protect yourself from pension and investment scams and how to avoid them – visit [fca.org.uk/scamsmart](https://fca.org.uk/scamsmart) and the [pension-scams.com](https://pension-scams.com) websites.

## Receiving guidance or advice on transferring to take retirement benefits

If you're transferring in order to take retirement benefits, please tick this box and complete the questions regarding Pension Wise and financial advice below.

If you're not planning to take retirement benefits after transferring, please tick this box and go to Section 1.

We think you should get financial advice or guidance before making any decisions regarding your pension savings, to help fully understand your options.

### Pension Wise guidance

Due to the importance of receiving guidance, the government introduced regulations to highlight Pension Wise. Pension Wise is a free and impartial government service from [moneyhelper.org.uk](https://moneyhelper.org.uk) offering you guidance on your pension savings and the options available to you. The regulations recommend you take guidance from an independent pension specialist at Pension Wise and appointments are available by phone or face to face.

You can book online at [moneyhelper.org.uk/pensionwise](https://moneyhelper.org.uk/pensionwise) or call them on 0800 138 3944. Alternatively call us on 0345 604 4001 (call charges will vary) and we'll book an appointment for you. Please have your SIPP product number to hand when you call us (if you have one), as we'll ask you for it.

### Advice

Before making any decisions about taking your pension benefits you should also get advice from a financial adviser. If you don't have a financial adviser, you can visit [moneyhelper.org.uk/choosing-a-financial-adviser](https://moneyhelper.org.uk/choosing-a-financial-adviser) to find one.

**The regulations require you, or your adviser if they're completing the form on your behalf, to confirm the following options before we can proceed with your transaction. If you plan to take guidance and/or advice you should do this before completing this form.**

Have you received guidance from Pension Wise relating to this transaction in the last 12 months?

Yes  No

If you answered No above and don't want to use Pension Wise you need to opt-out, please tick the relevant option below.

I've received financial advice related to this transaction within the last 12 months.

I don't want guidance from Pension Wise or advice from a financial adviser.

If you've already received guidance or advice, you may want to do this again if there's been any significant change to your pension fund or personal circumstances.

## 1. Personal details

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Customer name

Date of birth

Customer address

  
  
  

Postcode

Phone number

Email address

We'll only use your email address or phone number to contact you about your instruction.

Customer number (if known)

Product number (if known)

National Insurance number

## 2. Aegon SIPP scheme details

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Scheme name	Scheme address	Product provider and scheme administrator	HM Revenue & Customs (HMRC) pension scheme tax reference (PSTR)	Trustees
Aegon Self Invested Personal Pension Scheme	Aegon Edinburgh Park Edinburgh EH12 9SE	Scottish Equitable plc	00773956RC	Aegon Pension Trustee Limited

This payment comes from a scheme registered under Chapter 2 of Part 4 of the Finance Act 2004.

### 3. Transfer details/full transfer/partial transfer

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Please contact your intermediary to obtain the latest valuation of your pension. This can be taken from the online valuation screen, or by phoning Aegon on 0345 604 4001 (call charges will vary). Please note: this may be higher or lower than the final transfer value, as investment values are likely to change until the transfer is complete.

Please tell us the reason for your transfer:

Please tell us the receiving scheme name

#### Transfer options

Full transfer

Partial transfer – only available for SIPP

If partial transfer is required, please complete section 4 partial transfer instruction or complete section 5 if a full transfer is to be made.

### 4. Partial transfer instruction

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On what basis would you like your partial transfer to be made:

Amount to transfer to new provider

£

Cash transfer

Re-register investments

- Partial transfers of funds in drawdown cannot be made. If a drawdown fund is to be transferred, it must be transferred in full.
- If 'Cash transfer' is selected, your intermediary will need to sell units to a sufficient value.
- If 'Re-register investments' is selected, the funds specified in 'Transfer of units' will be transferred without being sold.
- If any fund that forms part of a re-register of investments cannot be accepted by the receiving scheme we will contact you.

#### Transfer of units

If the value of the funds specified below is insufficient to meet the value specified in 'Amount to transfer to provider' at the point of transfer, we will contact you. If there is insufficient space to list funds, please continue on a separate sheet.

Fund manager, fund name and share class

Please refer to the Aegon SIPP terms and conditions for information on partial transfers [aegon.co.uk/support](http://aegon.co.uk/support).

## 5. Full transfer instruction

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How would you like your full transfer to be made?

Cash transfer

Re-register investments

- If 'Cash transfer' is selected, your intermediary will need to sell units to a sufficient value.
- If 'Re-register investments' is selected, the funds specified in 'Transfer of units' will be transferred without being sold.
- If any fund that forms part of a re-register of investments cannot be accepted by the receiving scheme we will contact you.

### Transfer of units

If there is insufficient space to list funds, please continue on a separate sheet.

Fund manager, fund name and share class

## 6. Declaration

**Declaration to be signed by the client. I, you and your refers to you, the applicant named in section 1, and Aegon, or we refers to Aegon Pension Trustee Limited as trustees of the Aegon Self Invested Personal Pension Scheme.**

- I formally request a transfer to be made from the above pension numbered in section 1 to the receiving scheme set out in section 3.
- I am aware that all of the assets that make up my chosen transfer value will be sold and transferred as cash, except for those funds that cannot be sold or those that I have specifically nominated for a re-register of investments.
- Where I have elected for re-registration of investments, I am aware the investment fund(s) listed in the table at section 4 or 5 will be re-registered from my Aegon SIPP to the receiving scheme named in section 3.
- I acknowledge that any sales that Aegon must complete in order to provide sufficient cash to meet my chosen transfer value must be requested by my intermediary.
- I am aware that transferring my funds as part of a re-register of investments may incur CREST transfer or other re-registration fees for each holding, which are payable from my pension.
- I acknowledge that the ability to sell some assets may be limited and as a result the transfer may be delayed.
- I agree the transfer shall be sufficient to end any of my claims to pension benefits from the portion of the plan that is transferred and Aegon will have no further liability or obligation in respect of the transfer.
- I am aware that where I want to transfer out part of my Aegon SIPP product wrapper, the value of what remains, after the transfer must not be less than £1,000. Where the value of my product wrapper remaining would be less than £1,000 Aegon reserve the right to transfer the whole value and close your product wrapper.

- I acknowledge that my transfer will only be completed if my chosen receiving scheme is able and willing to accept the transfer and properly completed this form.
- I declare that to the best of my knowledge and this belief the statements made on this form and its attachments (whether in my handwriting or not) are correct and complete.
- I agree to take responsibility for any losses or expenses that result from any untrue, misleading or inaccurate information that is given by me or on my behalf, on this form, or in respect of the transfer.
- I confirm that I have read the enclosed pension scams leaflet from The Pensions Regulator.

Date

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Signature

X	X
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Sections 7,8, 9 and 10 should be completed by the receiving scheme provider.

## 7. Receiving registered pension scheme details

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The following information is required before the transfer can be initiated

### Registered pension scheme details

Receiving scheme name

HMRC Pension Scheme Tax Reference

Plan/policy number

### Receiving scheme type

What is the receiving scheme type?

- a) Personal or stakeholder pension
- b) Insured occupational scheme
- c) Non-insured occupational and other schemes

Name of insurer/life office/  
personal pension operator

FCA number (where appropriate)

Address of the trustees/administrator

  
  
  

Postcode

### Contact details

Contact name

Telephone number

Receiving scheme address (to which  
correspondence should be sent to)

  
  
  

Postcode

- We have enclosed a copy of the HMRC registration certificate that has been clearly printed from the Pension Schemes Online website or the Managing Pension Schemes service within the last 30 days.

## 8. Payment details

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Payee

Account number

Bank name

Branch sort code

## 9. Re-register of investments requirements

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To be completed if re-register of investments is required, please provide details of the receiving investment manager.

Investment manager/broker name

Telephone number

Investment manager/broker address  
(to which correspondence should be sent to)

  
  
  

Reference number

Postcode

## 10. Declaration for scheme trustees

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I/We declare that the receiving scheme is able and willing to accept the transfer payment in cash and/or by re-registration of investments, as set out in this form, and that it will be used to provide appropriate retirement benefits within the receiving scheme named in section 7. I/We confirm that the information given is accurate to the best of my/our knowledge and belief.

I/We declare that the receiving scheme named in section 7 is and will continue to be a registered pension scheme. If it isn't a registered pension scheme at the time of transfer, we will return the transfer.

Date

Company stamp

Print name

Position

Signature





# Don't let a scammer enjoy your retirement



Find out how pension scams work, how to avoid them and what to do if you suspect a scam.



Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

## Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

## If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA)  
by contacting their Consumer Helpline on **0800 111 6768** or using the reporting form at [www.fca.org.uk](http://www.fca.org.uk)
- Report to Action Fraud  
on **0300 123 2040** or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- If you're in the middle of a transfer, **contact your provider immediately** and then get in touch with The Pensions Advisory Service (TPAS) at [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk)

# Four simple steps to protect yourself from pension scams

1

## Reject unexpected offers

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.\*

2

## Check who you're dealing with

Check the [Financial Services Register \(www.register.fca.org.uk\)](http://www.register.fca.org.uk) to make sure that anyone offering you advice or other financial services is FCA-authorised.

If you don't use an FCA-authorised firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice.

Beware of fraudsters pretending to be from a firm authorised by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

3

## Don't be rushed or pressured

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

4

## Get impartial information and advice

The [Pensions Advisory Service \(www.thepensionsadvisoryservice.org.uk\)](http://www.thepensionsadvisoryservice.org.uk) – Provides free independent and impartial information and guidance.

[Pension Wise \(www.pensionwise.gov.uk\)](http://www.pensionwise.gov.uk) – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options.

**Financial advisers** – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.