



WS Stakeholder Pension Scheme

Transfer-In Application Form

Important Information

This form can be used for transfer payments into an existing WS Stakeholder Pension Plan.

Before completing this application, please read the Key Features and Terms and Conditions of the WS Stakeholder Pension Scheme.

Only complete this application if you are:

- Intending to transfer in pension savings (which have not been designated into drawdown) from a UK registered pension scheme
- Transferring from a defined contribution or money purchase scheme
- Sure that you will not lose valuable benefits from your existing scheme by transferring. If you are unsure, you should obtain advice from a financial adviser.

Please complete all the appropriate sections in BLACK ink and CAPITAL LETTERS.

1. YOUR DETAILS

Plan number	<input type="text"/>
Mr/Mrs/Miss/Ms/Other	<input type="text"/>
Surname	<input type="text"/>
Forename(s)	<input type="text"/>
Address	<input type="text"/>
	Postcode
Contact telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Email address	<input type="text"/>

Confirming your identity

To protect you and us from financial crime, we may need to confirm your identity from time to time. Please refer to our Verification List, available on our website, which details the forms of documentation we require, and who can certify your documentation.

2. TRANSFER PAYMENT

Please complete the following details relating to the transferring scheme.

Name of scheme trustees
or administrator

Their address

Postcode

Plan number

Pension scheme name

HMRC registration number*

Estimate transfer value (the minimum that can be transferred is £20)

£

* Please note we are not able to receive funds transferred from a non-UK pension scheme.

Please can you also confirm the following:

Please tick as applicable.

Has an Uncrystallised Funds Pension Lump Sum (UFPLS) previously been taken?

Yes

No

3. PENSION WISE GUIDANCE

We strongly recommend that, before transferring in any funds from another pension provider, you use the free Pension Wise guidance service and if necessary, seek advice from a financial adviser to help you choose the option that best suits you. Please provide the following confirmation for our records:

Have you received guidance from Pension Wise?

Yes

No

If yes, please provide your Pension Wise Reference

You can opt out of receiving Pension Wise guidance; for example, if you are currently receiving advice from an Independent Financial Adviser, or if you have already received Pension Wise guidance within the last 12 months.

If you have chosen to opt out, please complete the section below:

I confirm that I have opted out of receiving guidance from Pension Wise.

Yes

Please provide your reason for opting out

If you have opted-out of receiving guidance from Pension Wise, and if you have taken advice from an Independent Financial Adviser, please provide your financial adviser’s name and company:

Name and address of financial adviser:

WARNING: If you have opted out and have not received any guidance in relation to your retirement benefits, we strongly recommend you book a free appointment with Pension Wise (see above for details) or else seek advice from a financial adviser.

Our team would be happy to assist in organising an appointment for you, with Pension Wise. Please get in touch to request this, and we can book a guidance appointment for you at a time and date that suits. Alternatively, should you prefer, you can book an appointment directly by going to www.moneyhelper.org.uk/pensionwise or calling 0800 138 3944. Please note, whether we book your appointment or not, we will still need to confirm and record whether you have used Pension Wise and/or taken financial advice. You can find details of independent financial advisers in your area at www.unbiased.co.uk.

4. INVESTMENT DETAILS

Please select the fund(s) in which you would like this transfer to be invested by completing the table below. If you do not make an investment choice, your transfer will be invested in Lifestyle Profile 1.

Fund	% Investment split transfer payment
WS Global Multi Index Pension Fund	%
WS Global Emerging Markets Index Pension Fund	%
WS UK Gilt Index Pension Fund	%
WS Global Developed Index Pension Fund	%
WS Cash Pension Fund	%
WS Sterling Corporate Bond Index Pension Fund	%
Total	100%

Please ensure the percentages total 100%.

Or

I wish contributions to be invested in the following Lifestyle Profile

Profile 1 Profile 2 Profile 3

If you are not invested in one of our Lifestyle Profiles, during the five years before your Selected Retirement Date, the pension fund will be switched into the pre-retirement phase of Lifestyle Profile 1. This is known as the Security Option. For more information, please see Section 8 of the Plan Conditions, which can be found in the **Key Features and Terms and Conditions** of the WS Stakeholder Pension Scheme.

If you would like to opt out of the Security Option, please tick here

5. NOMINATION OF BENEFICIARIES

As an existing member, you may have already told us who you would like to receive any death benefits, if you die. We will use the same nomination for this additional transfer into your Stakeholder Plan. If you would like to change your current nomination, or if you haven't previously made a nomination, please complete and return a new Nomination of Beneficiaries form which can be found on our website [pensions.fundsolutions.net](https://www.pensions.fundsolutions.net).

6. DATA PROTECTION – THIS MUST BE READ BY ALL APPLICANTS

By completing this form, you consent to the processing of your personal details and other information in order to consider and process your application. If your application is successful, we will also use this information to provide services and manage our relationship with you and your financial adviser and as otherwise set out in this notice.

Your information may be disclosed to other selected third-party providers for the purpose of our service provision to you, and your information may be also held in or transferred to countries outside of the EEA. In this event, the processing will only be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and comply with the requirements of the Data protection and privacy legislation applicable in the UK (the Data Protection Regulations). By signing this application form, you consent to your details being used in this way.

We may share information we hold about you with fraud prevention agencies or any person or regulatory power over us (such as Financial Conduct Authority, the Police etc.) or service providers engaged by us to help us run our business and perform our services to and our contract with you or any member of the Waystone Group as necessary to perform our services.

We would also like to keep you informed by letter or phone about products, services, or additional benefits that we believe may be of interest to you. We will not give your details to other non-Waystone Management (UK) Limited companies for marketing purposes.

If false or inaccurate information is provided and fraud identified, details of fraud will be passed to third parties to prevent fraud and money laundering.

We will record and monitor telephone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

We would also like to keep you informed by letter or phone about products, services, or additional benefits that we believe may be of interest to you. We will not give your details to other non-WMUK companies for marketing purposes.

If you do not wish to benefit from this, please place a cross in this box.

We would also like to keep you informed via the email address or mobile number which you may have provided.

May we keep you informed by email?*

May we keep you informed by mobile messaging?*

* please ensure you have included your email address and mobile number in the "1. Your details" section.

Under the terms of the GDPR, you are entitled to ask for a copy of the information we hold on you, and to have any inaccuracies in your information corrected. Pursuant to the Data Protection Regulations and GDPR, you are entitled to obtain free of charge copies of information we hold about and to know how we use and process your personal information ("right of access"). We will only make an administrative charge for the provision of such data, if in our opinion, such requests are manifestly unfounded or excessive. If we consider it necessary, we will explain the charge to you in writing. In accordance with the Data Protection regulations and GDPR, we may refuse to act on a request. Should we do so, we will explain the reason in writing.

Should you wish to exercise your rights under the terms of GDPR, you should write to the Data Protection Manager, Waystone Management (UK) Limited, PO Box 5246, Aspect House, 63 Spencer Road, Lancing BN99 9GP.

7. DECLARATION – IMPORTANT PLEASE READ AND SIGN

For your own benefit and protection, you should read the WS Stakeholder Pension Scheme **Key Features, Terms and Conditions** and the **Guide to Investment Risk and Investment Funds** before signing the declaration below. If you do not understand any point, you should speak to a financial adviser for further information. Waystone Management (UK) Limited can provide you with information but we cannot give you advice.

I declare that:

1. I wish to deal directly with Waystone Management (UK) Limited.
2. I confirm that Waystone Management (UK) Limited has not given me any advice, and I have not received any recommendation from Waystone Management (UK) Limited in relation to the suitability of this transfer.
3. I understand that I will be responsible for any liability against the Trust to the Scheme Administrator to pay tax which may arise because I have provided false or misleading information.
4. I confirm that for tax purposes I am a UK resident.
5. I have received, read, understood and agree to the WS Stakeholder Pension Scheme **Key Features, Terms and Conditions** and the **Guide to Investment Risk and Investment Funds**.
6. I have read the Data Protection notice in section 5 and I agree that my personal data may be used for the purposes described and agreed.
7. I understand that, to the best of my knowledge and belief, the statements made in this application are correct and complete.
8. I authorise Waystone Management (UK) Limited to obtain information from the current provider of the above Plan.
9. I authorise Waystone Management (UK) Limited to obtain any additional information from my financial adviser to transfer funds.
10. The information I have provided in this application form is true to the best of my knowledge and belief.
11. I confirm that I have read the declaration and every answer filled in by me is correct.

You must complete the boxes below

Print name (in **BLOCK CAPITALS**)

Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please return your completed application form, with any original or certified documentation to:

Waystone Management (UK) Limited
PO Box 5246
Aspect House
63 Spencer Road
Lancing
BN99 9GP

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
- Report to Action Fraud
on 0300 123 2040 or at www.actionfraud.police.uk
- If you're in the middle of a transfer, contact your provider immediately and then get in touch with www.moneyhelper.org.uk

www.fca.org.uk/scamsmart

Four simple steps to protect yourself from pension scams

Reject unexpected offers

1

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.*

Check who you're dealing with

2

Check the Financial Services Register (<https://register.fca.org.uk/s/>) to make sure that anyone offering you advice or other financial services is FCA-authorized.

If you don't use an FCA-authorized 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 authorized 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.

Don't be rushed or pressured

3

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.

Get impartial information and advice

4

MoneyHelper (www.moneyhelper.org.uk) – Provides free independent and impartial information and guidance.

Pension Wise, is a service from MoneyHelper, backed by government (www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise) – 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.

www.fca.org.uk/scamsmart

*FCA Financial Lives

FCA FINANCIAL
CONDUCT
AUTHORITY