


# Customer: Execution only Pension transfer authority

## Cash transfer only




Once this form has been completed and signed, please send it to us at the below address.

 Nucleus client relations, PO BOX 26968, Glasgow G2 9DY  0131 226 9535 Option 1  [client.contact@nucleusfinancial.com](mailto:client.contact@nucleusfinancial.com)

 If anyone forgets to add a date to their signature, we'll treat the day we receive this form as the signing date.  
If you've any questions, please don't hesitate to contact our dedicated Client Contact team.

 This process is designed for execution only customers i.e. customers who have not taken advice and who are acting on their own initiative or who have taken advice from a non-Nucleus platform adviser.

 If you have not received any advice from a financial adviser, we must remind you that progressing on a non-advised basis may affect the regulatory protection you would otherwise be entitled to. For example, you will not have recourse against an adviser firm in regard to investment decisions made by you. Your right to pursue compensation via the Financial Services Compensation Scheme is not affected when we execute a transaction for you on a non-advised basis.



### Pension Wise

Pension Wise is a Government service that offers people who are invested in pension schemes and are approaching retirement free, impartial guidance about their choices. You can receive Pension Wise guidance online, over the phone or face to face.

Pension Wise provides tailored guidance to explain what options you have and help you think about how to make best use of your pension savings.

Choosing what to do with your pension savings is an important financial decision and it is often possible to get more for your money by shopping around.

You can call **0800 138 3944** to book a free appointment.

### Ceding scheme details

Full name of ceding pension scheme (where known)

Full name of ceding scheme provider

Address of scheme administrator

Postcode

Telephone number (if known)

### Personal details

Name

Nucleus reference number (if known)

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#### Transfer details

Policy or plan number(s)

Is this a full or partial transfer of benefits?

Full Partial

Approximate transfer value to be paid to Nucleus

Guarantee date (if applicable)

Is this a defined benefit scheme?

Yes No

Please note that we can't accept transfers from defined benefits schemes unless you are following financial advice, regardless of the value.

Does this scheme have any safeguarded benefits which you may lose upon transfer?

Yes No

Is this transfer taking place, at least in part, to start taking pension benefits?

Yes No

Have you received guidance from Pension Wise?

Yes No

#### Client authorisation

1. I authorise, instruct and apply to the ceding scheme provider to transfer sums and assets from the plan(s) as listed in the ceding scheme details section directly to Nucleus Financial Services Limited and to provide any instructions and/or discharge required by any relevant third party to do so.
2. I authorise Nucleus, the ceding scheme provider, any contributing Employer and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Nucleus.
3. Until this application is accepted and complete, Nucleus' responsibility is limited to the return of the total payment to the ceding scheme's provider.
4. When payment is made to Nucleus as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan listed in the ceding scheme details section, where the whole of the plan is transferring, or that part of the plan represented by the payment if only part of the plan is transferring.
5. I have read any information provided or made available to me by the ceding scheme provider in connection with this transfer.
6. I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Nucleus and the ceding scheme's provider may incur as a result of any incorrect, untrue or misleading information in this application or given by me, or on behalf, or of any failure on my part to comply with any aspect of this application. This includes where I have been asked to provide any original policy document(s) in return for the transfer of funds and I am unable to do so.

7. I understand that I may lose any rights to take my pension benefits before age 55 if I currently have an agreed lower retirement age with HM Revenue & Customs (HMRC) as a result of my occupation or any protected pension commencement lump sum benefits which I have retained under the previous arrangement unless as part of a block transfer.
8. I understand I may lose rights to enhanced protection or fixed protection unless as a permitted transfer approved by HMRC.
9. I understand the proceeds of this transfer will not be invested nor will benefits be paid until all the relevant information has been obtained from the scheme administrator.
10. I accept that in order to comply with regulatory obligations, Nucleus and the ceding scheme provider named in this application may need to verify my identity and residential address and may use credit reference agency searches and ask for my documents to verify my identity and address.

Signed

Date (dd-mm-yyyy)

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#### Your right to cancel

Once you have submitted this instruction and it has been accepted by us, we will send you a cancellation notice, which confirms that you will have 30 days from receipt of the notice to let us know that you have changed your mind and wish to cancel the transfer. Should you wish to do so please write to us at Nucleus Client Relations, Nucleus Client Relations, PO Box 26968, Glasgow G2 9DY, alternatively you can call 0131 226 9535 (Option 1) or email us at [client.contact@nucleusfinancial.com](mailto:client.contact@nucleusfinancial.com) confirming that you would like to exercise your right to cancel your recent investment. Please remember to quote your account number (starting with N) and your investment amount.

As you have not received any financial advice before applying for this transfer, we will not permit any investments using this transfer money during your 30-day cancellation period in case you decide to cancel.

However, you have the option to waive your right to the 30-day cancellation period. If you choose to do this, we will apply the transfer funds received to your pension, and it will be invested immediately based on your instruction within this form.

Signed

Please indicate your preference by ticking one of the following options:

I can confirm that I wish to waive my cancellation rights and have my transfer funds invested at the earliest opportunity. I accept that once I have waived my right to this cancellation period, I will no longer be able to cancel the investment.

Please postpone my investment instruction until after the 30-day cancellation period has expired. I understand that trades will not be placed until after the 30-day cancellation period has expired and that the full transfer amount will be sent back to the ceding provider.\*

We are unable to proceed if this section is left blank.

\* If you exercise your right to cancel, it may not be possible to transfer your assets back to your previous arrangement and you may be required to find another arrangement who will accept your transfer.

Print name

Date (dd-mm-yyyy)

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