

Protection pension age - declaration form

What to do next if I want to proceed?

If you want to proceed with a transfer to Smart Pension, where a protected pension age which allows you to take your retirement benefits before you reach age 55 under the previous scheme will be lost, you will need to complete and sign this indemnity declaration form.

Before you make your decision, we strongly encourage you to seek either professional financial advice or free independent guidance.

- You can get free and impartial guidance from:
 - Pension Wise,
www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/pension-wise-customers or call 0800 100 166 to book an appointment, if you are aged 50 or over
 - MoneyHelper service www.moneyhelper.org.uk/en or call 0800 011 3797
- You can also speak to a financial adviser. If you don't have one, you can search the MoneyHelper adviser directory,
www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser.

Finally, you will need to read our 'Protected pension before age 55 summary', which is also enclosed with this form and can be also found at [Protected Pension age summary](#)

Section A

This is a **mandatory section**. Please provide your details below in **block capitals**.

First name	
Surname	
Former surname, if any	
Date of birth	
Your Smart Pension account number	

Full name of transferring pension scheme	
Full address and contact telephone number of transferring pension scheme	
Transferring pension scheme account number	

Section B - protected pension age transfer risk warnings

This is a **mandatory section**.

By transferring out from the scheme detailed above, you will forgo the following benefit:

- ability to take retirement benefits from your pension fund before the current normal minimum pension age
- which would be available from your 50th birthday onwards (or when applicable, earlier)

If you decide to transfer out, the risk involved and consequence of transfer is as follows:

- the earliest age you will be able to take your benefit with Smart Pension will be 55, increasing to age 57 from 6 April 2028

I confirm that I have read the risk warnings outlined in this section in relation to my intended transfer from the scheme outlined above to my Smart Pension account.	Yes ☐	No ☐
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I confirm that I have read the protected pension age summary
[Protected Pension age summary](#)

Yes ☐

No ☐

If you tick no to either question, we will not be able to proceed with the transfer.

Your declaration

I understand that by signing this declaration:

- Smart Pension has recommended that I consider taking financial advice or receiving free impartial guidance;
- If I have decided against doing so, they have provided me with the relevant information to make my independent decision to transfer out;
- I have read, accepted and fully understood the risk warnings section outlined above and the 'protected pension age summary' provided
- Smart Pension is not responsible for my decision to forgo this protected pension age entitlement by transferring out

Please sign and date below to confirm that you understand and accept the risks involved with transferring out outlined above, and still wish to proceed with this transfer to Smart Pension.

Your signature

Date

Section C - Returning the form to us

Complete and return this form to us

We accept original "wet ink" and electronic signatures.

Our preferred method would be by email.

If you are able to, please scan and email your completed application form to:

transfers@smartpension.co.uk

Alternatively, you can post your application form to:

Smart Pension, Oxford Point, 19 Oxford Road, Bournemouth, BH8 8GS

If you have any questions about this form, please email transfers@smartpension.co.uk or call us on 0333 666 2626.

Data protection

We will hold and use your personal data so that we can administer the scheme and provide you and your dependants with the correct benefits. We will do so in accordance with GDPR legislation. For more information about how we use your personal data, see our privacy policy at www.autoenrolment.co.uk/privacy-policy.