Protected tax-free cash - declaration form

What to do next if I want to proceed?

If you want to proceed with a transfer to Smart Pension, where protected tax-free cash rights associated with the previous scheme will be lost, you will need to complete and sign this 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 tax-free cash summary', which is also enclosed with this form and can be also found at Protected tax-free cash 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 tax-free cash transfer risk warnings

This is a **mandatory section.**

By transferring out from the scheme as outlined above, you will be forgoing the following benefits:

- the higher protected tax-free cash benefit available to you
- this will be revalued by increasing the value of the protected benefit plus tax-free cash entitlement on any growth/contributions received since 6 April 2006.

If you decide to transfer out, the risk involved and consequence of transfer is outlined below:

- you will be forgoing the protected tax-free cash entitlement associated with the scheme mentioned above; and
- the maximum tax-free cash entitlement available through Smart Pension will be limited to the maximum allowable (currently 25%).

I confirm that I have read the risk warnings as outlined in this section, in relation to my intended transfer from the scheme outlined above to my Smart Pension account.	Yes ▢	No ▢
I confirm that I have read the protected tax-free cash summary [Protected tax-free cash 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 as outlined above and the ‘protected tax-free cash summary’ provided; and
- Smart Pension is not responsible for my decision to forgo this protected tax-free cash entitlement by transferring out.

Please sign and date below to confirm that you understand and accept the risks involved with transferring out as 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.