

# Transfer Out Request - Overseas Supplement



JHAY0641

## Application guide

Please complete this form, in addition to the discharge form in our 'Transferring Your SIPP Away from James Hay Partnership' guide, if you wish to transfer your James Hay SIPP to a Qualifying Recognised Overseas Pension Scheme (QROPS). These documents are available on our website at [www.jameshay.co.uk](http://www.jameshay.co.uk).

You should also refer to HM Revenue & Customs (HMRC) guidance on transferring to a QROPS. This can be found online at [www.gov.uk/transferring-your-pension/transferring-to-an-overseas-pension-scheme](http://www.gov.uk/transferring-your-pension/transferring-to-an-overseas-pension-scheme).

Please note that we will carry out certain checks on any QROPS, which will involve us contacting the QROPS provider for information on their scheme.

**Please complete both forms in BLOCK CAPITALS and black ink and return them to James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, SP2 7BF. Should you have any queries regarding the transfer process, please contact us on 03333 206 181.**

For the purposes of this form, 'James Hay Partnership' refers to any and all of the following companies:

- James Hay Administration Company Limited
- James Hay Services Limited
- James Hay Pension Trustees Limited
- IPS Pensions Limited
- PAL Trustees Limited
- The IPS Partnership plc
- Union Pension Trustees Limited

## 1 Personal details

Applicant to complete

Title Mr  Mrs  Ms  Miss   
 Other

Forename(s)

Surname

Principal residential address   
  
 Country

If the address given above is not in the UK, please give your last principal address in the UK

Postcode

If you are no longer a UK resident, please state the date you ceased to be resident in the UK

If you do not have a previous UK address, please tick this box

Contact telephone number

Email

Member number

National Insurance number

Date of birth

## 2 Protection

Applicant to complete

For a transfer to a QROPS, the amount of money leaving this scheme must be tested against your lifetime allowance before it can be transferred. If an amount is paid out in excess of your lifetime allowance, it will be subject to a lifetime allowance charge.

If you have applied to HMRC for any of the following types of protection for your SIPP, please provide details:

**Enhanced Protection**  
 Certificate reference number

**Primary Protection**  
 Certificate reference number

**Fixed Protection 2012**  
 Certificate reference number

**Fixed Protection 2014**  
 Certificate reference number

**Fixed Protection 2016**  
 Certificate reference number

**2 Protection (continued)**

Applicant to complete

 **Individual Protection 2014**

Certificate reference number

 **Individual Protection 2016**

Certificate reference number

 **Pension Credit Rights**

Certificate reference number

 **International**

Certificate reference number

Please enclose a copy of the relevant HMRC certificate(s) with this form.

**3 Lifetime allowance**

Applicant to complete

Is this the first time you have elected to take benefits from any pension fund since 6 April 2006?

Yes  No If **Yes**, please go to Section 3a.If **No**, please go to Section 3b.**3a Pre 6 April 2006 benefits**

Applicant to complete

At 5 April 2006 were you taking any pension income (for example income withdrawal/scheme pension/annuity)?

Yes  No If **Yes**, please provide details opposite.If **No**, please go to Section 4.

If you are receiving any pension income, please provide the total current maximum annual pension income you could receive from all your income withdrawal, scheme pension or annuity incomes. If you have converted any of these pensions to flexi-access drawdown, you should include the maximum income available immediately before conversion.

Total gross maximum annual income from all your pension funds

£  p.a.**3b Post 6 April 2006 benefits**

Applicant to complete

As you have elected to take benefits since 6 April 2006, please provide the total percentage of lifetime allowance used to date

 %

If you were taking income benefits prior to 6 April 2006, we will assume that the percentage of deemed lifetime allowance used in respect of these is included in this percentage.

**4 No lifetime allowance remaining**

If the transfer results in your lifetime allowance being exceeded, your SIPP fund will be transferred to your chosen QROPS after a 25% lifetime allowance tax charge has been applied on the excess fund being transferred.

**5 Details of receiving QROPS**

Applicant to complete

Please provide the QROPS reference number, allocated to the scheme by HMRC.

HMRC reference number

Name of QROPS

Address of QROPS

Country

Country in which QROPS is established and regulated

**6 Important information**

Please ensure that you have read our 'Transferring Your SIPP Away from James Hay Partnership' guide, and completed the attached discharge form, in order to confirm how you would like your SIPP to be transferred. Please be aware that the receiving scheme administrator is also required to complete and sign part of the discharge form.

For details of our transfer charges, please view the charges schedule for your SIPP product. Charges may also be levied by the underlying fund or investment managers when selling or transferring your investments. Please contact your financial adviser or the fund provider directly for further information.

I request and consent to the transfer set out in this application form. I accept and agree that:

- in some circumstances a transfer of funds might not be a recognised transfer and may be treated as an unauthorised payment giving rise to a liability to pay tax in the UK
- in some circumstances a future payment made or treated as made by a QROPS may be treated as an unauthorised payment giving rise to a liability to pay tax in the UK
- in either of the above circumstances, I shall be liable to HMRC for any personal tax liabilities incurred, and I shall be liable to James Hay Partnership for any tax liabilities they may incur as scheme administrator
- by signing this declaration, James Hay Partnership is authorised to release details about the transfer from this pension scheme and the subsequent application of benefits to the receiving scheme
- if appropriate, James Hay Partnership has my authority to check with HMRC the details of any certificate which I supply which enhances my lifetime allowance
- the payment I have requested discharges James Hay Partnership's liability in respect of the transferred funds
- any entitlement to benefits under this plan will cease in respect of any transferred rights, and James Hay Partnership will be discharged from any obligation to provide benefits in respect of those rights.

I declare that to the best of my knowledge and belief, the particulars given on this form are correct and complete.

I accept it is an offence to make false statements and that the penalties are severe and could lead to prosecution.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Print name

We are able to provide literature in alternative formats. For a Braille, large print or audio version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

James Hay Partnership is the trading name of James Hay Services Limited (JHS) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Santhouse Pensioner Trustee Company Limited (SPTCL) (registered in England number 1670940); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); Sealgrove Trustees Limited (STL) (registered in England number 1444964); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371) and Union Pensions Trustees (London) Limited (UPTL) (registered in England number 1739546). JHS has its registered office at 2nd Floor, Gaspé House, 66-72 Esplanade, St Helier, Jersey, JE1 1GH. IPS, JHAC, JHPT, JHWM, JHWNC, SPTCL, SarumTL, IPS Plc, PAL, STL, UPT and UPTL have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. The provision of Small Self Administered Schemes (SSAS) and trustee and/or administration services for SSAS are not regulated by the FCA. Therefore, IPS and IPS Plc are not regulated by the FCA in relation to these schemes or services. (04/19)