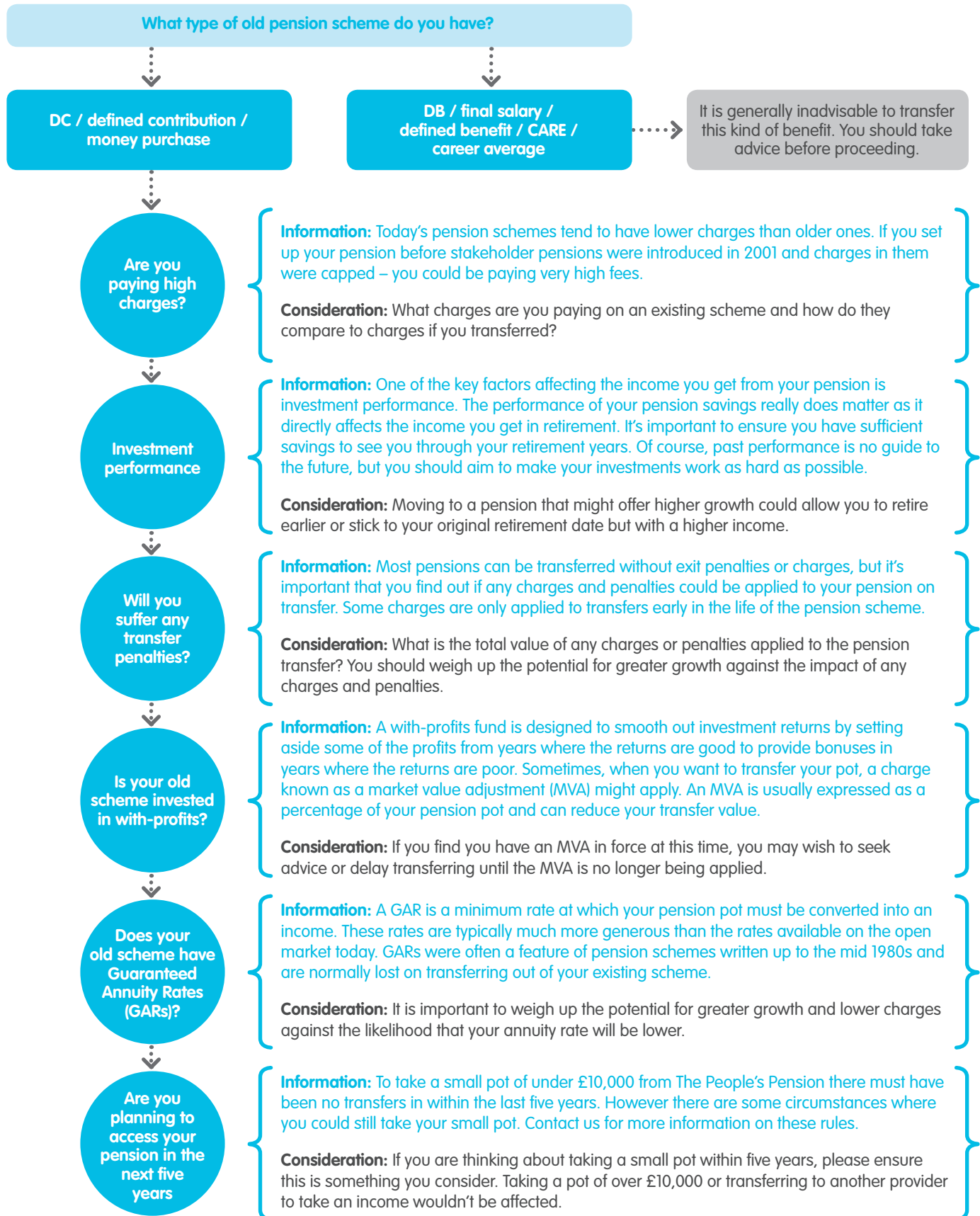


Things to consider before you decide to transfer



The points above should not be considered alone, but related to your own situation and circumstances. If you are unsure if transferring is right for you, please contact an independent financial adviser.

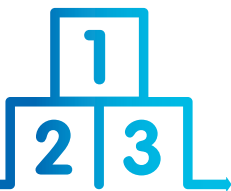
Some facts about The People's Pension

The benefits of transferring your pension

There are a number of reasons why you may want to consider moving your existing pensions to The People's Pension Scheme:



Competitive charges – with The People's Pension you have one single charge. There is an annual management charge of 0.5%. To put it another way, that's 50 pence a year for every £100 of the value of your account.



Simple – The People's Pension has several investment funds to choose from, and three risk-based investment profiles that move to lower risk investments as you get older. If you don't want to make a choice about your investments, they will automatically be placed into the mid-risk, known as the 'balanced' investment profile. All the investment funds and profiles are proactively kept under review by the Trustee on behalf of the members.



One pension pot – having only one pension pot means that you will receive only one set of annual paperwork, and one online log-in, making it easier for you to keep track of your pension pot. With The People's Pension you can keep that pot for life and it can follow you from job to job, even if you become self-employed.



Governance – The People's Pension is run by an independent corporate Trustee that has responsibility for looking after all aspects of the scheme. The Trustee will ensure it is run in the best interests of its members, and in accordance with the rules and the law, as well as making sure that the investment options are appropriate and the administration is first class.



Innovation – The People's Pension doesn't stand still. The Trustee will ensure that it continues to deliver what its members need and want from their pension scheme.



Overall winner of Best Customer Service 2016

ICMR
TOP 50 companies
for customer service



The People's Pension is administered by B&CE, a company that has been running pension schemes for thirty years, and looking after its members for over seventy years.



The People's Pension doesn't have any penalties or fees for transferring in, but the provider of your old scheme might still charge you.

Neither the Trustee of The People's Pension nor B&CE Financial Services Limited are authorised to give you any advice about transferring funds from another scheme. If you think you need advice you should visit www.unbiased.co.uk where you can find a list of financial advisers in your area. You will have to pay a fee for any advice you receive.

Further information on pension transfers is available from The Money Advice Service which is an independent organisation; www.moneyadviceservice.org.uk tel: 0300 500 5000.

You can also get free information and guidance from The Pensions Advisory Service; www.pensionsadvisoryservice.org.uk tel: 0300 123 1047.

B&CE

B & C E Financial Services Limited

Manor Royal, Crawley, West Sussex, RH10 9QP. Tel 0300 2000 555 Fax 01293 586801.

Registered in England and Wales No. 2207140. To help improve our service we may record your call.

B & C E Financial Services Limited is authorised and regulated by the Financial Conduct Authority

Ref: 122787. It acts as a distributor of, and an administrator for, pensions (including The People's Pension Scheme), accident and death insurance and a range of financial welfare products.

The People's Pension

Authorisation and request to transfer pension savings into The People's Pension

This form should not be used to transfer savings from a Final Salary (DB) or CARE (career average) scheme. If you are considering a transfer from such a scheme you should take advice.

Please complete all blank boxes using block capitals.

Your details

Title (Mr/Mrs/Miss/Ms) Surname

Forenames (in full)

Address

Postcode Email address

Telephone numbers:

Day Evening Mobile

National Insurance no. Date of birth

Sex Male Female

Transferring scheme contact name and address

This is the name and address of the company or scheme actually paying the transfer value over to The People's Pension Scheme. (NOTE: If you have more than one transferring scheme, please either photocopy this form prior to filling it in or contact us for a further form.)

Company (or) scheme name

Your policy no/s:

Address

Telephone number

Contact name (if known)

Transfer value (if known) £

continued

For people, not profit

the
people's
pension

Your declaration

I authorise and instruct you to transfer funds from the plan(s) as listed in the transferring scheme section of this application directly to The People's Pension. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan(s).

I authorise you to release all necessary information to The People's Pension to enable the transfer of funds to The People's Pension.

Where applicable, I authorise you to obtain from, and release to, the financial adviser named in this application any additional information that may be required to enable the transfer of funds.

If an employer is paying contributions to any of the plans as listed in the transferring scheme section of this application, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Until this application is accepted and complete, The People's Pension's responsibility is limited to the return of the total payment(s) to the transferring scheme.

Where the payment(s) made to The People's Pension represent(s) all of the funds under the plan(s) listed in the transferring scheme section of this application, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.

Where the payment(s) made to The People's Pension represent(s) part of the funds under the plan(s) listed in the transferring scheme section of this application, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

I promise to accept responsibility in respect of any claims, losses and expenses that The People's Pension and the transferring scheme may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

I have read and understood the attached explanatory notes 'Things to consider before you decide to transfer'. I have not asked for advice and I have not received advice from any representative of The People's Pension Trustee Limited or its agents.

Please sign and date below:

Signature: Date:

Important: Transferred funds will be paid into your chosen fund. If you have not chosen a fund the value will be paid into The People's Pension Balanced Investment Profile which is the default investment profile.

The People's Pension Scheme is an occupational pension arrangement, governed by The People's Pension Trustee Limited and administered by B&CE Financial Services Limited. The scheme is approved by HM Revenue and Customs (HMRC) as a Registered Pension Scheme under Chapter 2 Part 4 of the Finance Act 2004 (PSTR number 00785199RQ).

Please return to: Freepost THE PEOPLES PENSION.

Also, please keep a copy of this completed form for your own records. We will confirm to you we've received it.

If you need additional forms you can download them from your online account. Log in or set up at www.bandce.co.uk/onlineaccount. Alternatively you can call us on **0300 2000 555** and we will send you the form.



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