



# COLLEGIA PARTNERS LIMITED TRANSFER OUT FORM

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This is the form that has to be filled out by the client and the new pension scheme if you wish to transfer out of the Collegia pension scheme



# WHAT YOU SHOULD CONSIDER BEFORE TRANSFERRING OUT FROM COLLEGIA.

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## 1 Beware of pension scam risks.

The Scheme Manager has a duty to look for signs of a pension scam when any transfer is requested. Signs may include a transfer to an arrangement that lets you take your benefits before age 55 (age 57 from 2028) or that promises to pay a tax-free lump sum of a higher amount than HMRC permits or that offers unregulated or high-risk investments. You can get information about scams on the Financial Conduct Authority (FCA) website <https://www.fca.org.uk/scamsmart> and in the leaflet that you received with this document.

## 2 Our checking process

In an attempt to safeguard benefits from scams and fraudulent activity, the Scheme Manager is required by law to carry out certain checks on the arrangement that will receive your transfer and, in some cases, the factors leading up to your decision. The purpose of these checks is to establish whether the arrangement is on an approved list of schemes and if not, whether certain red and amber flags are present.

## 3 What this means for you

Before you can proceed with the transfer the forms contained in Sections A to E must be completed. Depending on the type of arrangement you are transferring to, the Scheme Manager may subsequently ask you to provide additional information. Once complete, you will be notified of the outcome of our checks. In some cases, you may be required to obtain guidance from MoneyHelper before the transfer may proceed and in others, the Scheme Manager may be prevented by law from making payment of your transfer.

## 4 Have you taken advice from an Independent Financial Advisor (IFA)?

An IFA can help you decide if you are making the right choice by transferring your pension. You can learn more about that on the government website <https://www.gov.uk/plan-retirement-income/get-financial-advice>.

That website will also provide information on MoneyHelper where you can obtain free independent guidance.

The FCA also has information on its website about the questions you should ask your financial adviser: <https://fca.org.uk/consumers/what-ask-adviser>.

# Complete this form if you would like to transfer your pension savings to another registered pension scheme.

## How to fill this form?

- Sections A, B, C and D must be completed by the member;
- Section E must be completed by the receiving pension scheme;
- If you need help get in touch via email at [hello@collegia.co.uk](mailto:hello@collegia.co.uk)

## SECTION A – MEMBER INFORMATION

This section is needed to confirm your identity. All the data fields with the asterisk are mandatory. Please provide your details below. **This is a mandatory section.**

First Name\*

Middle name (if any)

Surname\*

Date of birth\*

National Insurance Number (NIN)\*

Collegia policy number\*

Telephone/mobile number\*

Email address\*

### IMPORTANT NOTE:

In some instances, we may need to make further enquiries with you about this transfer out request. Should we need to do so, we will initially seek to contact you by telephone and/or email.

If you do not provide us with the correct telephone and/or email contact details and we need to make further enquiries, our only option would be to send you a letter. If this happens, this will likely cause delays.

# SECTION B – CONFIRMATION TO PROCEED

You will need to tick the boxes to acknowledge each of the below statements in order to proceed. **This is a mandatory section.**

I confirm that I wish to transfer the full value of my pension savings in my Collegia account to the registered receiving pension scheme identified in section E of this form.	<input type="checkbox"/>
I confirm that I have read the risk warnings PDF accompanied with this form.	<input type="checkbox"/>
PLEASE NOTE, IT IS IMPORTANT YOU READ THE MATERIALS AROUND PENSION SCAMS OUTLINED IN THE LINK BELOW. YOU CAN READ THE JOINT FINANCIAL CONDUCT AUTHORITY AND THE PENSIONS REGULATOR PENSION SCAM GUIDE AT THE END OF THIS FORM.  FCA’s ‘How to avoid pension scams’ content webpage: <a href="https://www.fca.org.uk/scamsmart/how-avoid-pension-scams">https://www.fca.org.uk/scamsmart/how-avoid-pension-scams</a>  I confirm that I have read the information that is available from the Pensions Regulator and the Financial Conduct Authority about pension scams and how to spot and avoid them.	<input type="checkbox"/>
I confirm the pension savings in my Collegia account are not subject to a sharing or attachment order, as part of any divorce settlement.	<input type="checkbox"/>
I confirm that I have received regulated financial advice on the transfer of my pension savings in the Collegia pension to the receiving scheme in section E of this form.	<input type="checkbox"/>

If you received financial advice, please provide the following details/items. All the data fields below are required if you received financial advice.

Name of adviser firm:
Telephone number:
Email address:
FCA number:

# SECTION C – PENSION WISE APPOINTMENT

If you are aged 50 or over, this is a mandatory section.

If you are over age 50, we are required by the government to assume that you are transferring your pension in order to access it on retirement by way of a drawdown pension or by fully withdrawing your pension.

If that is the case, we encourage you to make an appointment with Pension Wise for free and impartial guidance.

A Pension Wise appointment will help you understand what your overall financial situation will be when you retire, and you will also be able to talk through your options on retirement to help you make the right decision. You'll also find out about the other factors you need to consider when deciding on your options before retirement. For further information, please go to the page

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>

If you are not transferring your pension savings in order to access it on retirement by way of a drawdown pension or fully withdrawing your pension, then please tell us that is the case in the form below.

You can make your own appointment through the Pension Wise appointment portal <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise/pension-wise-customers> or call them on **0800 100 166**. Alternatively, we can arrange an appointment for you. Please contact us if you would like us to make an appointment on your behalf.

Is it your intention to take flexible drawdown benefits with your new pension provider? If 'yes', you will need to complete the following question in this section. If 'no', please go to section D.	YES <input type="checkbox"/>
	NO <input type="checkbox"/>

Have you already had an appointment with Pension Wise in relation to this transfer, within the last 12 months?	YES <input type="checkbox"/>
If 'yes', please send us the document summarising your pension options from Pension Wise..	
If 'no', you will either need to make an appointment with Pension Wise (or we can make it for you) or let us know that you have decided to opt-out of taking their guidance.	NO <input type="checkbox"/>

You do have the option to opt-out of speaking with Pension Wise (including if you are taking separate regulated advice from an IFA). If you decide to do opt-out, we will need you to give us a separate notification of your decision. You can find the Pension Wise opt-out form here at [www.collegia.co.uk/legal](http://www.collegia.co.uk/legal).

**We will not be able to proceed with your transfer application until you confirm that you have had your Pension Wise appointment, or you wish to opt out of it.**

# SECTION D – YOUR DECLARATION

This is a mandatory section.

- I understand that the transfer value figure quoted by Collegia is not guaranteed and may change by the time of actual payment.
- I authorise Collegia to provide whatever information and documentation may be required by the administrator of the receiving scheme identified in section E of this form to facilitate the transfer of my pension savings.
- I acknowledge and accept that upon the payment of the transfer value by Collegia to the receiving scheme identified in section E of this form, all rights and benefits I or my successors in title may have under the rules of Collegia will cease.
- I acknowledge that once the transfer to the receiving scheme identified in section E of this form has been completed, the Scheme Manager of Collegia will be under no obligation to reverse the transaction or otherwise accept me back as a member of the Collegia scheme.

By signing below, I agree to be bound by the above declaration and all the confirmations I have provided.

Member signature
Date

# SECTION E – THE NEW REGISTERED PENSION SCHEME PROVIDER

This section should only be completed by the registered pension scheme to which you have chosen to transfer your Collegia account.

## Scheme details

Name of receiving scheme

Full name and address of the administrator of the receiving scheme

Pension scheme tax reference number (PSTR) allocated by the HMRC

Scheme type

Date scheme established

This is an occupational based scheme. If ‘yes’, please provide the details below.

YES☐

NO☐

Employer name

Address

Telephone number

Email address

# Details of administrator representative

Full name of contact at the administrator to the scheme
Position of the contact at the administrator
Telephone/Mobile number
Email address
Signature of contact at the administrator
Date

# Bank details

Name of bank
Bank account name
Account number
Sort code
Payment reference

Please include a copy of the receiving pension scheme HMRC Certificate with this form so we can proceed with the transfer. It needs to show the status of the scheme and it has to be printed in the last 3 months.



# Administrator confirmations

This is mandatory.

The receiving scheme is a registered pension scheme under the Finance Act 2004 with the PSTR number as shown above and is willing and able to accept the above member’s cash equivalent transfer value. We authorise HMRC to release to the transferring scheme such information as required to confirm this registered status	<input type="checkbox"/>
The above member is, or will be on receipt of payment from the transferring scheme, a member of the receiving scheme	<input type="checkbox"/>
The cash equivalent transfer accepted by the receiving scheme will be applied to provide benefits for and in respect of the member in accordance with the applicable relevant legislation and the rules of the receiving scheme	<input type="checkbox"/>
Where a pension sharing order or attachment order exist at the date of transfer and details have been provided by the transferring scheme, the receiving scheme trustees undertake to take any such order into account in respect of the member’s benefits in the receiving scheme	<input type="checkbox"/>
The receiving scheme trustees acknowledge that upon completion of the transfer, all rights the member had under the transferring scheme will cease and the receiving scheme will meet all future rights of the member	<input type="checkbox"/>

## SECTION F – RETURNING THE FORM

After all the parts of this form have been fully completed, return it to us via email to the address [transfers@collegia.co.uk](mailto:transfers@collegia.co.uk).

Please note that we do not accept paper communication sent to our trading address, this communication will be completely disregarded.

All the communication has to be sent to our email address [transfers@collegia.co.uk](mailto:transfers@collegia.co.uk), please always include the full name of the member and the National Insurance Number of the Member in any email communication.

# Don't let a scammer enjoy your retirement



Find out how pension scams work, how to avoid them and what to do if you suspect a scam.



Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing.

Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

## Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

### If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA)  
by contacting their Consumer Helpline on **0800 111 6768** or using the reporting form at [www.fca.org.uk](http://www.fca.org.uk)
- Report to Action Fraud  
on **0300 123 2040** or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- If you're in the middle of a transfer, **contact your provider immediately** and then get in touch with MoneyHelper at: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)

# Four simple steps to protect yourself from pension scams

1

## Reject unexpected offers

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.\*

2

## Check who you're dealing with

Check the Financial Services Register (<https://register.fca.org.uk>) to make sure that anyone offering you advice or other financial services is FCA-authorized.

If you don't use an FCA-authorized firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice. Beware of fraudsters pretending to be from a firm authorised by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

3

## Don't be rushed or pressured

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

4

## Get impartial information and advice

MoneyHelper ([www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)) – Provides free independent and impartial information and guidance.

Pension Wise – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options at: [www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/pension-wise](http://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/pension-wise)

Financial advisers – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.