

COFUNDS PENSION ACCOUNT TRANSFER REQUEST FORM

for existing clients

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio version of this document, please contact us on 0345 604 4001 (call charges will vary) or by visiting aegon.co.uk/additionalsupport

Also available on the Aegon website:

Cofunds Pension Account Drawdown Transfer Request Form – transfer a pension plan from which full or partial benefits are being taken into an **existing** Cofunds Pension Account.

Use this form to re-register investments from another investment/plan manager into a Cofunds Pension Account. We recommend you read our Transfer Guide as part of this transaction.

You can find it at aegon.co.uk/customer/support/aegon-platform/re-registration-transfers it gives you more detail on how the transfer process and any share class conversions works, the time it may take and other important information. You should also ensure you have an illustration that reflects the decisions you're authorising below.

We recommend that you complete this form in conjunction with your financial adviser.

Please note failure to complete all the sections relevant to your application will cause delays with your request.

This form must be completed if you are transferring a plan, from which you are not taking benefits, to your Cofunds Pension Account.

A separate copy of this form must be completed where more than three schemes are being transferred.

By signing this application form you are agreeing to amend your contract with Curtis Banks as the provider of the Cofunds Pension Account. This is a legally binding document between you and Curtis Banks. Before signing you should make sure that you have read the following documents which also form part of the agreement:

- Key Features of the Cofunds Pension Account
- Curtis Banks Personal Illustration
- Aegon Personal Illustration
- Aegon Platform Terms and Conditions
- Cofunds Pension Account Charges Sheet



Please complete this form by typing in the boxes, including the signature box(es) and emailing it to:

aegoncofundadministration@aegon.co.uk

Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us so please consider this and do not include any personally sensitive, financial or banking information that has not been appropriately secured.

RECEIVING GUIDANCE OR ADVICE ON TRANSFERRING TO TAKE RETIREMENT BENEFITS

If you're transferring in order to take retirement benefits, please tick this box and complete the questions regarding Pension Wise and financial advice below. ☐

If you're not planning to take retirement benefits after transferring, please tick this box and go to Section 1. ☐

We think you should get financial advice or guidance before making any decisions regarding your pension savings, to help fully understand your options.

Pension Wise guidance

Due to the importance of receiving guidance, the government introduced regulations to highlight Pension Wise. Pension Wise is a free and impartial government service from moneyhelper.org.uk offering you guidance on your pension savings and the options available to you. The regulations recommend you take guidance from an independent pension specialist at Pension Wise and appointments are available online, by phone or face to face.

You can book online at moneyhelper.org.uk/pensionwise or call them on 0800 138 3944. Alternatively call us on 0345 604 4001 (call charges will vary) and we'll book an appointment for you. Please have your product number to hand when you call us, as we'll ask you for it.

Advice

Before making any decisions about taking your pension benefits you should also get advice from a financial adviser. If you don't have a financial adviser, you can visit moneyhelper.org.uk/choosing-a-financial-adviser to find one.

The regulations require you, or your adviser if they're completing the form on your behalf, to confirm the following options before we can proceed with your transaction. If you plan to take guidance and/or advice you should do this before completing this form.

Please make sure you answer the following questions.

1 Have you had advice from a financial adviser relating to this transaction in the last 12 months?

☐ Yes Date / / ☐ No

2 Have you received guidance from Pension Wise relating to this transaction in the last 12 months?

☐ Yes - **you don't need to complete question 3** Date / / ☐ No - **go to question 3**

3 If you answered **No** in question 2 above and **don't** want to use Pension Wise, you need to opt-out.

Please tick the relevant option(s) below.

- ☐ I don't want to receive guidance.
- ☐ I don't want to receive advice.
- ☐ I have already had advice in the last 12 months as confirmed in question 1.

If you've already received guidance or advice, you may want to do this again if there's been any significant change to your pension fund or personal circumstances.

Section 2

First scheme to be transferred

2B. Assets to be transferred

<input checked="" type="checkbox"/>	The transfer payment will comprise only cash
<input checked="" type="checkbox"/>	Other assets are to be transferred as investments (i.e. transferring investments without selling them). Please ensure that the current scheme administrator permits this. Please include one of the below :
<input checked="" type="checkbox"/>	A full fund list including the number of units and SEDOL codes is enclosed
<input checked="" type="checkbox"/>	A completed Investment Transfer Schedule is enclosed

i Any funds that are not available in the Cofunds Pension Account must either be sold before the transfer is made or remain with the current scheme.

Section 3

Second scheme to be transferred

3A. Scheme details

Full name of transferring scheme	<input type="text"/>
Type of scheme being transferred (e.g. personal pension)	<input type="text"/>
Name of scheme administrator/ trustee/insurance company	<input type="text"/>
Scheme administrator/trustee/ insurance company address	<input type="text"/>
	<input type="text"/>
	Postcode
HM Revenue & Customs reference number	<input type="text"/>
Policy/account number (if applicable)	<input type="text"/>
Transfer value	£ <input type="text"/>

i Please check with the current scheme provider if discharge forms are required. If so, please enclose them with this form. Not enclosing this may result in a delay to the transfer.

Is the transferring scheme a full or partial transfer?

<input checked="" type="checkbox"/>	Full
<input checked="" type="checkbox"/>	Partial – Amount transferred: £ <input type="text"/> or <input type="text"/> %

i If you are not sure, please check with your current scheme.

Is the transferring scheme subject to a Protected Pension Age?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No – does the transferring scheme include:
Guaranteed Annuity Rates	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any other safeguarded benefits that provide a guarantee or promise such as Guaranteed Minimum Pension (GMP) or guaranteed growth rates	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input checked="" type="checkbox"/>	If yes to any question, I confirm that a suitably authorised financial adviser recommended that I transfer the scheme

We will not accept this transfer unless you have received a recommendation from a suitably authorised financial adviser to transfer the scheme.

If the adviser named in Section 6 gave this advice they will be required to sign and complete Section 6. If they didn't give this advice but you would still like to transfer the scheme you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix I.

3B. Assets to be transferred

<input checked="" type="checkbox"/>	The transfer payment will comprise only cash
<input checked="" type="checkbox"/>	Other assets are to be transferred as investments (i.e. transferring investments without selling them). Please ensure that the current scheme administrator permits this. Please include one of the below :
<input checked="" type="checkbox"/>	A full fund list including the number of units and SEDOL codes is enclosed
<input checked="" type="checkbox"/>	A completed Investment Transfer Schedule is enclosed

i Any funds that are not available in the Cofunds Pension Account must either be sold before the transfer is made or remain with the current scheme.

Section 4

Third scheme to be transferred

4A. Scheme details

Full name of transferring scheme	<input type="text"/>
Type of scheme being transferred (e.g. personal pension)	<input type="text"/>
Name of scheme administrator/trustee/insurance company	<input type="text"/>
Scheme administrator/trustee/insurance company address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
HM Revenue & Customs reference number	<input type="text"/>
Policy/account number (if applicable)	<input type="text"/>
Transfer value	£ <input type="text"/>

i Please check with the current scheme provider if discharge forms are required. If so, please enclose them with this form. Not enclosing this may result in a delay to the transfer.

Is the transferring scheme a full or partial transfer?

<input type="checkbox"/>	Full
<input type="checkbox"/>	Partial – Amount transferred: £ <input type="text"/> or <input type="text"/> %

i If you are not sure, please check with your current scheme.

Is the transferring scheme subject to a Protected Pension Age?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme?

<input type="checkbox"/>	Yes				
<input type="checkbox"/>	No – does the transferring scheme include:				
	Guaranteed Annuity Rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Any other safeguarded benefits that provide a guarantee or promise such as Guaranteed Minimum Pension (GMP) or guaranteed growth rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="checkbox"/>	If yes to any question, I confirm that a suitably authorised financial adviser recommended that I transfer the scheme				

We will not accept this transfer unless you have received a recommendation from a suitably authorised financial adviser to transfer the scheme.

If the adviser named in Section 6 gave this advice they will be required to sign and complete Section 6. If they didn't give this advice but you would still like to transfer the scheme you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix I.

4B. Assets to be transferred

<input type="checkbox"/>	The transfer payment will comprise only cash
<input type="checkbox"/>	Other assets are to be transferred as investments (i.e. transferring investments without selling them). Please ensure that the current scheme administrator permits this. Please include one of the below :
<input type="checkbox"/>	A full fund list including the number of units and SEDOL codes is enclosed
<input type="checkbox"/>	A completed Investment Transfer Schedule is enclosed

i Any funds that are not available in the Cofunds Pension Account must either be sold before the transfer is made or remain with the current scheme.

Please note: this section should be completed by clients aged 50 or over who are transferring uncrystallised funds and taking benefits within 3 months of the transfer.

Please answer the following question.

Prior to applying to transfer benefits have you taken advice in relation to the transfer from an authorised adviser?

<input checked="" type="checkbox"/>	Yes please go to section 6.
<input checked="" type="checkbox"/>	No* please answer the below questions to highlight the risks.

* Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Curtis Banks on an execution-only basis on making the application to transfer benefits. As an execution-only client I confirm that I have received all relevant key features documents, including personal illustration(s).

The Financial Conduct Authority requires us to make sure you have considered the potential risks of accessing and transferring your pension benefits. We are required to ask questions about your circumstances, so that we can provide warnings about the risks which might apply to you.

Once we have received your answers to the below questions, we will send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

We will not be able to process your request until we have received this signed declaration.

Please note that this exercise is only intended to highlight potential risks - your answers won't affect your options.

Guaranteed income

Annuities offer a guaranteed income, but in drawdown there is no guarantee about the amount of income you might be able to take in the future. This is because the available income depends on your fund value, which is affected by many factors, such as investment performance. Are you comfortable with there being no guarantee of future income in drawdown?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No/unsure

Tax

Aside from your tax free lump sum entitlement, any money you take from your pension is taxed as income. It is added to any other taxable income you receive during the tax year, and might push you into a higher tax bracket. It is also possible that the tax we deduct from any payments is not the final amount due: you may need to pay additional tax at the end of the year. Are you confident that you fully understand the tax implications of the option you've chosen?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No/unsure

Investment scams

Some investment scams encourage people to withdraw money from their pensions in order to invest elsewhere. For example, they may offer unusually high rates of return, special offers, or there may be pressure to act quickly. The schemes can appear very genuine, but you risk losing some or all of your money. Are you aware of how to protect yourself from investment scams?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No/unsure

Health

Annuities provide a guaranteed income for life and although the return may appear low, if your life expectancy is reduced because of poor health you may qualify for enhanced annuities which pay better rates. Are there aspects of your health or lifestyle which could make you consider whether you are potentially eligible for a better value annuity?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No/unsure

Inflation

When planning your long term income needs you need to take into account of future inflation, which will erode the buying power of your money. For example, if inflation is 2% pa, £1 today will be worth 82p in 10 years' time. If you are planning to take a level of income or a large lump sum from your pension, do you understand that inflation will erode the value of what will be available for you in the future?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No

Debt

Are you aware that money taken from your pension could be available to creditors in respect of any unpaid debts you might have?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No

Benefits

Are you aware that taking money from your pension could affect your entitlement to means-tested benefits?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No

Ongoing income

Any money taken from your pension now will reduce the amount that may be available to you in the future. Are you expecting this pension to provide you with income for the rest of your life?

<input checked="" type="checkbox"/>	Yes/unsure
<input checked="" type="checkbox"/>	No

Contributions

The annual allowance is the maximum amount you, or anyone on your behalf, can contribute to your pensions each year without incurring a tax charge. It is currently £60,000. If you take income whilst in flexi-access drawdown, your annual allowance for 'money purchase' pensions, such as your SIPP, will be reduced to £10,000. Are you, or anyone on your behalf, likely to contribute more than £10,000 to money purchase pensions in the future?

<input checked="" type="checkbox"/>	Yes/unsure
<input checked="" type="checkbox"/>	No

Further investment

If you withdraw money from your pension to invest elsewhere, the charges on the new investments may differ from the charges applicable to your pension. The new investments are also likely to be subject to income tax and capital gains tax, whereas investments in your pension are exempt from these charges. If you plan to invest your money elsewhere, do you understand the difference in charges and how this could affect the value?

<input checked="" type="checkbox"/>	Yes/not applicable
<input checked="" type="checkbox"/>	No/unsure

Inheritance tax

Money taken from your pension becomes part of your estate, which will be assessed for inheritance tax purposes on your death. Money in your pension is held outside your estate and is highly unlikely to be subject to inheritance tax. Have you considered the inheritance tax implications of taking money from your pension?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No/unsure

Shopping around

There are several ways in which you can access your pension savings. Different products, with different options and charges, are available from various providers. We recommend that you research the options available to you. Are you happy that you've researched your options and have made an informed choice?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No/unsure

Beneficiaries

When you die, the remaining money in your pension can pass to beneficiaries, such as a spouse or other family members. Any money you take from your pension will reduce the amount which may be available to them on your death. Are you relying on this pension to provide for your beneficiaries when you die?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No/unsure

i
Means tested benefits include, housing benefit, council tax deductions, income support, Universal Credit, income-based jobseeker's allowance and any benefit that pays for long term care.

Section 6 Adviser details (for adviser use only)

Adviser name

Firm name

6A. Advice given

Did you advise your client on the suitability of transferring any employer-sponsored schemes to the Cofunds Pension Account?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Did you advise your client to transfer any safeguarded benefits to the Cofunds Pension Account?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="checkbox"/> I have provided advice to my client regarding the transfer(s) requested in this form and (if applicable) taking benefits from their Cofunds Pension Account.				
<input type="checkbox"/> I have not provided advice to my client on the transfer(s) requested in this form and taking benefits from their Cofunds Pension Account but I have explained the risks of pension transfers and the different benefit options available.				

6B. Authorisation

I/We also confirm that:

☐ I/we have provided my/our client with the details of the fees appropriate to their investment (if applicable).

Signed
(type name here)

Date

Adviser name

FCA Reference
Number (**Firm**)

Firm name

Position

Section 7 Declaration

It is a serious offence to make false statements. The penalties are severe. False statements could lead to prosecution.

7A. Please read and sign the declaration below to authorise the transfer(s):

I declare that to the best of my knowledge and belief the statements made in this section (whether in my handwriting or not) are correct and complete.

I hereby consent to Curtis Banks obtaining details from the administrator/trustee or insurance company or other pension provider of any scheme, contract or arrangement of which I am or have been a member in connection with the transfer and authorise the giving of such details to Curtis Banks.

I also consent to my adviser obtaining the same details.

While Curtis Banks will request transfers in a timely manner, I accept that Curtis Banks is not responsible for the timely completion of the transfer.

I have been made aware that Curtis Banks will not request any in specie transfer until all of the information requested has been provided.

I wish for the pension scheme benefits detailed to be transferred to my Cofunds Pension Account.

I understand that if I hold Enhanced or Fixed Protection and make a single or regular contribution, or transfer funds into a newly opened pension there are circumstances under which this protection will be lost and the standard Lump Sum Allowance (LSA), Lump Sum and Death Benefit Allowance (LSDBA), and Overseas Transfer Allowance (OTA) will apply to my pension benefits.

7B. Declaration to the administrator of the transferring scheme(s)

I authorise and instruct you to transfer funds from the plan(s) as listed above directly to Curtis Banks. 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 to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) listed above.

I authorise you to release all necessary information to Curtis Banks to enable the transfer of funds to Curtis Banks.

I authorise you to obtain from and release to the adviser named opposite 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 above, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Where the payment(s) made to Curtis Banks represent(s) all of the funds under the plan(s) listed above, then payment made as requested will discharge the administrator of the transferring scheme of all claims and responsibilities in respect of the plan(s) listed.

You should sign and date this form by typing your full name in the signature box below and typing the date in the date box. Your typed name in the signature box will be your signature. When you sign the form, by typing your name in this box, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

Where the payment(s) made to Curtis Banks represent(s) part of the funds under the plan(s) listed above, then the administrator of the transferring scheme will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

7C. Declaration to Curtis Banks and the administrator of the transferring scheme(s):

I promise to accept responsibility in respect of any claims, losses and expenses that Curtis Banks and the administrator of the transferring scheme may incur as a result of any incorrect information provided by me or of any failure on my part to comply with any aspect of this transfer form.

Where applicable, I authorise Curtis Banks to provide details to MoneyHelper.

Until this application is accepted and complete, Curtis Banks responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme(s).

7D. Conversion to lower charge share class where available

Aegon will automatically convert re-registered funds into the lowest charge share class available to you.

If you don't want Aegon to convert your re-registered funds, please tick here

☐

If you decide not to convert please ensure you have an up to date illustration that reflects this decision. You can find out more about the transfer and conversion process at aegon.co.uk/customer/support/aegon-platform/re-registration-transfers.

Client signature
(type name here)

Date

Client name

Adviser details

Name of authorised individual	<input type="text"/>
Full name of regulated organisation	<input type="text"/>
Regulator's reference number for organisation	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Regulator's reference number for individual	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
Email address	<input type="text"/>

i
Please complete this section, in full, if you are not the client's current adviser as known to Aegon.

i
This section should be completed by a suitably authorised UK adviser if advice has been given on transfers from schemes containing safeguarded benefits.

If the regulated organisation is an appointed representative or part of a network, please give details below.

Name of principal or network	<input type="text"/>
Regulator's reference number for principal or network	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Declaration (to be completed and signed if the client has stated they have sought advice in transferring a scheme containing safeguarded benefits)

Please confirm whether you have provided advice to your client on transferring a scheme containing safeguarded benefits into the Cofunds Pension Account:

<input checked="" type="checkbox"/>	I confirm that I have recommended the client (as named in Section 1) to transfer his/her pension scheme(s) containing safeguarded benefits to the Cofunds Pension Account.
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Name	<input type="text"/>
Position in organisation	<input type="text"/>
Adviser signature (type name here)	<input type="text"/> Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

The Cofunds Pension Account is provided by Curtis Banks Pensions (Curtis Banks), a trading name of Suffolk Life Pensions Limited (Suffolk Life). Registered address: 153 Princes Street, Ipswich, Suffolk IP1 1QJ.

Registered in England and Wales number 01180742. Suffolk Life is authorised and regulated by the Financial Conduct Authority (FCA) under FCA registration number 116298.

All assets held in the Cofunds Pension Account are legally owned by Suffolk Life Trustees Limited and are held on the Aegon Platform provided by Cofunds Limited (Cofunds). Registered address: Level 26, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB. Registered in England and Wales No. 03965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No. 194734. © 2025 Aegon UK plc.

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