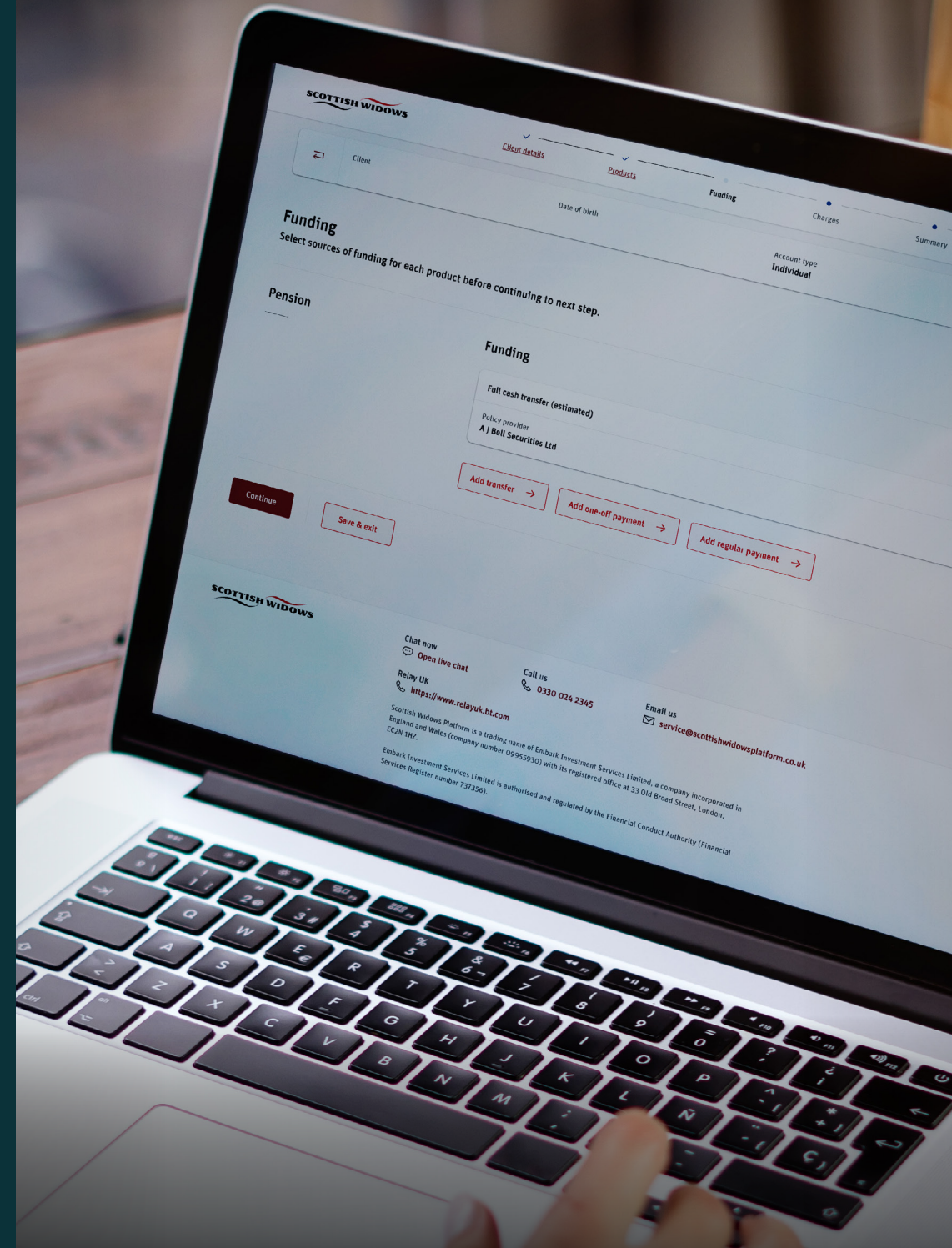


Scottish Widows Platform

Transfers – Adviser Guide

For Professional Advisers only



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This guide is designed to support you when you key a transfer expectation onto the Scottish Widows Platform.

- With the Scottish Widows Platform, all transfers can be instructed digitally.
- Our integration with Origo, and use of electronic client signatures, means we can deliver efficient digital processes.
- It's easy to see all transfer expectations on our Platform. You can see the status of each transfer by clicking on 'client management'* on the left hand navigation, on your adviser dashboard - the first screen when you log on to our Platform.

* shown on page 4 of this guide

Where a provider doesn't use Origo, our processing team will email you to request discharge paperwork.

Before you start

Check you have all your client details and the correct policy details (from the ceding provider) to ensure your transfer progresses as quickly as possible.

Please check the following are in the same format held by the ceding provider.

- **Client name**
- **Date of Birth**
- **Address**
- **Account / policy number**
- **National Insurance Number**
- **Ceding provider name ***
- **Transfer type****

* On our platform there is a drop down to help you select the ceding provider details. Please note some providers have various options - if you are unsure which is the correct part of the ceding provider to choose from this drop down, please refer to the our **Origo provider list** which can be found on our website.

** See the list of transfer types on page 9 of this guide to see what additional information may be required



Transfers we don't accept

- Public Sector Schemes
- Insistent Defined Benefit Schemes
- Transfer in QROPS

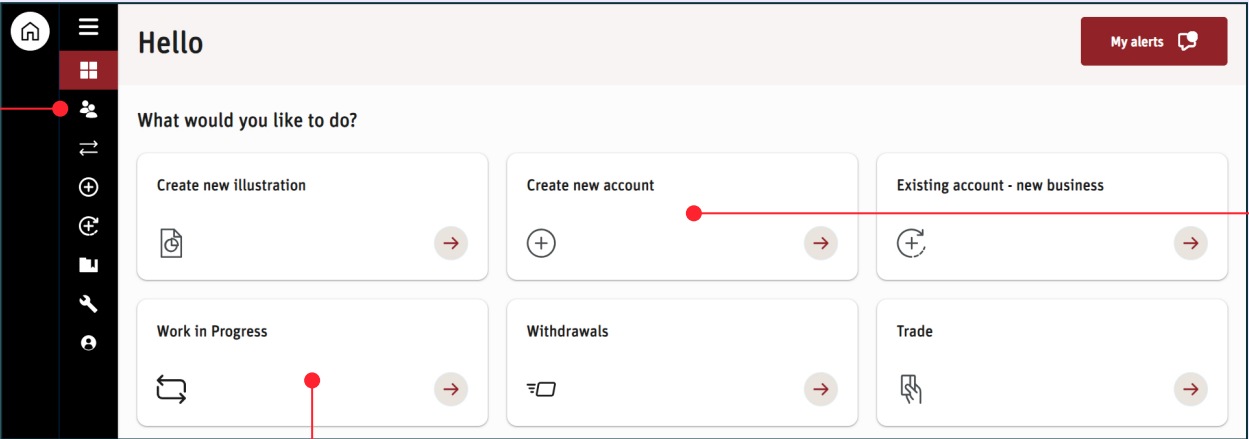


It's essential the information you key onto the platform matches the information held by the ceding provider. If the information doesn't, this can cause rejections and delays.

Keying the transfer expectation onto our Platform

From the first screen on our Platform, select whether it's a new or existing client, then follow the simple steps to key the transfer expectation.

The status of transfer expectations can be viewed via the **Client management** link on the left hand side.



To start a new business application you will need to select **Create new account** for a new client. To instruct a transfer for an existing client use the **Existing account - new business** tile.

Previously saved and unsubmitted items can be accessed via the **Work in progress** tile.

Keying the transfer expectation



Pension

Add transfer

Transfer provider

Provider/Manager

A J Bell Securities Ltd

Provider not listed? [Enter provider manually](#)

Name

A J Bell Securities Ltd

Address line 1

Calverley House

Address line 2

55 Calverley Road

Address line 3

Tunbridge Wells, Kent

Postcode

TN1 2TU

[Search for another provider](#)

Type

Personal Pension

Policy number

Select the ceding provider name using the drop down menu.

Please note – In the provider/manager field some providers have various options - if you are unsure which is the correct part of the ceding provider to choose from this drop down, please refer to our **Origo provider list** which can be found on our website.



It's essential the information you key onto the platform matches the information held by the ceding provider. If the information doesn't, this can cause rejections and delays.



Keying the transfer expectation



Funding
Select sources of funding for each product before continuing to next step.

Pension

Funding

Full cash transfer (estimated)	 
Policy provider A J Bell Securities Ltd	Est. transfer value £200,000.00

[Add transfer →](#) [Add one-off payment →](#) [Add regular payment →](#)

[Continue](#) [Save & exit](#)

Once you've selected the correct ceding provider details, then progress through the remaining steps to add all transfer details – including the type of pension, crystallisation, whether it is a cash or re-registration of assets. Then select **'add transfer'** and **'continue'**.

Keying the transfer expectation



Invest funding Search investments

Search, add and link the right investments to the payments below.

Allocate investments by:

Pension

Full cash transfer (uncrystallised) of £200,000.00 (estimated)

Investment	Type	Buy Value	% Allocation
Cash	Product Cash	£200,000.00	<input type="text" value="100.00 %"/>
Total investment allocation		£200,000.00	100.00%

Continue to progress through the steps and simply select investments and adviser charging.

If instructing an initial adviser charge to a cash pension transfer with both crystallised and uncrystallised elements, the charge will apply to both elements.

Please note, there is a 5% cap on the initial adviser charge for cash transfers, this will be calculated after tax relief has been added.



As you progress through the transfer details there is an option to select immediate crystallisation for illustrative purposes. Please note, if you select 'Yes' this is not taken as an instruction. Once the transfer expectation has complete, you can then key this instruction onto the Platform.

Immediate crystallisation details

For illustrative purposes is the transfer to be crystallised immediately after being transferred?

Summary of transfer details



Funding
Edit section

Pension
Hide details

Cash transfer

Provider: A J Bell Securities Ltd
 Type: Personal Pension
 Address: Calverley House, 55 Calverley Road, Tunbridge Wells, Kent TN11 2TU
 Policy number: 123A5678
 Transfer type: Full cash transfer
 Valuation date: 30/01/2025

Description	Amount
Amount	£200,000.00
Initial adviser charge	£0.00
Net amount for investment	£200,000.00

Investment strategy
Hide details

Investment	Type	Documents	% Allocation	Estimated buy value
Cash	Product Cash	-	100.00%	£200,000.00
Estimated total buy value			100%	£200,000.00

Charge	Amount
Transaction charge	£0.00
Stamp duty reserve tax	£0.00
Panel of Takeovers and Mergers levy	£0.00
Total charge	£0.00

The transfer details are summarised, and you have the option to print from this screen. Please check these details are correct then select continue.

Disclosure documentation is also available for you to download.

Types of transfers

For some transfers we'll require additional information before we can process your expectation.

This list shows the specific information required for each type of transfer. Please provide the necessary information by email – transferin@scottishwidowsplatform.com

Please note, without the correct information, transfers may be delayed.

Transfer type	Information required	How to provide this
Defined Benefit Please note: <ul style="list-style-type: none"> If the transfer includes Guaranteed Minimum Pension please complete adviser declaration and email to us. 	Adviser Declaration	Email
	Mixed Split* *If there is a mix of Defined Benefit & Defined Contribution, please email us the split.	Email
	Guaranteed Minimum Pension	Please see 'good to know' at the end of this guide
Additional Permitted Subscription (APS) Please note: <ul style="list-style-type: none"> Please contact your Scottish Widows relationship manager for support prior to submitting your transfer 	Scottish Widows APS Request Form	Email
	APS Subscription details from the ISA Manager	Email
Pension Sharing Order (PSO) Please note: <ul style="list-style-type: none"> Any PSO monies (qualifying and disqualifying) must be held in a separate account. A duplicate record would need to be created for this client*. If the account has a mix of both credits, please email us the split. 	Qualifying Credit	Email
	Disqualifying Credit	Email
	Decree Absolute	Email
	Pension Sharing Annex	Email
	Court Order	Email
	Signed Transfer Forms	Email
Beneficiary Drawdown Please note: <ul style="list-style-type: none"> All beneficiary monies must be held in a separate account. A duplicate record would need to be created for this client. Please email transferin@scottishwidowsplatform.com for support prior to submitting your transfer.	Date of Death	Email
	Deceased Date of Birth	Email
	Age the deceased died	Email
	Address of deceased if different from the beneficiary	Email
	Signed Transfer Forms	Email

* please contact us if you need support with this.

Good to know

Acronyms	What they mean
TA	Transfer Authority
STF	Stock Transfer Form
FM	Fund Manager
PSO	Pension Sharing Order
T&S	Trade and Settlement
DB	Defined Benefit/Final Salary
THF	Transfer History Form
IHF	ISA History Form
CP	Ceding Provider
APS	Additional Permitted Subscription
GMP	Guaranteed Minimum Pension
Studio Work ID	This is an internal reference only



Guaranteed Minimum Pension

We can accept this onto the platform; however, this will be applied as a value, without any re-valuation that the previous scheme would have carried out. So, it's important the client is aware they will lose this.

If your client's transfer contains Guaranteed Minimum Pensions, please complete our **Safe Guarding Benefits form** and email it to us at transferin@scottishwidowsplatform.com.



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service@scottishwidowsplatform.co.uk



scottishwidows.co.uk/platform

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