

AIRWAYS PENSION SCHEME (APS) (Please check you have the correct scheme pack)

TRANSFER OUT TO OVERSEAS SCHEME (QROPS) INFORMATION PACK

Overseas transfers only (including to the Channel Islands, Ireland and Isle of Man)

Under UK law a pension benefit within a registered UK pension scheme may be transferred to a Qualifying Recognised Overseas Pension Scheme (QROPS) provided that certain conditions are met.

The receiving QROPS scheme must qualify as a QROPS under the Registered Pension Schemes, and Overseas Pension Schemes (Miscellaneous Amendments) Regulations 2012 and can be either an Overseas Scheme or Overseas Arrangement.

An **Overseas Scheme** means an occupational pension scheme which has its main administration outside the European Economic Area (EEA) states, or a European pensions institute (i.e. a pension's institution that has its main administration in another member state other than the UK).

An **Overseas Arrangement** is a scheme or arrangement administered outside of the UK, other than an occupational pension scheme, which provides benefits on termination of employment, death or retirement and is not an appropriate personal pension scheme.

Any request to transfer benefits to an overseas arrangement on or after 9 March 2017 must meet additional criteria before it is paid to assess whether an overseas transfer charge is payable.

An **Overseas Transfer Charge** is a 25% tax charge deducted from your transfer payment. Payments may be exempt in certain circumstances including where the transfer payment is made to a pension arrangement registered in the country in which you (the member) are registered for tax, or to a pension arrangement registered in a European Economic Area (EEA) country, and you (the member) are registered for tax within a different EEA country.

The transfer payment will normally be made in the local currency relevant to the country in which the receiving arrangement is based.

This leaflet provides general guidance on the United Kingdom (UK) laws governing the transfer of pension rights to QROPS. It details the practice that must be applied to all such transfer requests to meet the legislative requirements of HM Revenue and Customs (HMRC) and the Department of Work and Pensions (DWP).

The Pension Schemes Act 2021 introduced two new conditions that must be met before a transfer can be paid from a defined benefit pension scheme, to another pension arrangement. The two conditions are applied in order and, if neither condition is met, any statutory right you may have to transfer is removed and your Scheme's Trustee can stop the Transfer from going ahead.

Condition 1 identifies certain pension arrangements that are deemed to be safe. These include public sector pension schemes, authorised master trusts and authorised collective money purchase schemes – but not personal pensions with an insurer. If this condition is met, the Transfer can proceed and there is no requirement to test condition 2.

Condition 2 checks for specific warning signs of a pension scam or high-risk investment that could result in you losing a significant portion of your fund value (defined as red or amber flags in the Pension Schemes Act 2021). A red flag is likely to mean that the Transfer cannot go ahead. An amber flag is likely to mean that the Transfer can only go ahead if you can demonstrate that you've received expert scams guidance from the Money and Pensions Service (MaPS), a body sponsored by the Department for Work and Pensions.

If you are thinking about a transfer, we need to check whether condition 2 applies before you can go ahead. If it does, we must check whether any red or amber flags apply to your Transfer. You can read more about the red and amber flag checks on our website on the ['Can I transfer my pension out'](#) page.

Transfer Out Request and Indemnity Forms A, B1(full transfer) OR B2 (partial transfer), C, D, E, F, G

Please note that indemnity forms should be printed and then completed by both you and the receiving pension scheme as appropriate. The forms should be returned to [BA Pensions](#).

Importantly, if you are asking us to send your data to a company outside of the EEA please read, understand and ensure that the 'Transfer to a Qualifying Recognised Overseas Pension Scheme Request Form (Form A)' is completed and returned as soon as possible. We will not correspond or send your data to a third party outside of the EEA until we receive Form A fully completed and signed.

Partial transfer option

A transfer of part or all of your earned APS pension and AVC benefits may be made to another registered pension scheme in the UK or to a qualifying overseas pension scheme (known as a QROPS – Qualifying Recognised Overseas Pension Schemes). This pack details the process and requirement for transferring to a QROPS. Partial transfer out options are available subject to qualifying conditions, to find out more information, please read the "Can I take a partial transfer out" on the "Scheme Information" page of our website. Visit: www.mybapension.com/aps/scheme/can-i-take-a-partial-transfer-out.

Section 1 - Scheme Manager of a QROPS

Before a transfer can proceed, the following conditions need to be satisfied:

- We will require a copy of the HMRC certificate from the receiving scheme confirming that it is authorised by HMRC as a QROPS. To apply for this status (if not already obtained) the manager of the receiving scheme must make the application for registration online using the Pension Schemes Online (PSO) Service.

From 6 April 2017, all QROPS must be registered either in the EU, a country or territory that has a double taxation agreement with the UK, a country or territory with a tax information exchange agreement with the UK, or a Guernsey scheme approved under S157(E) if the Income Tax (Guernsey) Act 1975 (closed to non-residents).

The guide to using the Online Service for scheme administrators tells scheme managers how to apply to register a pension scheme. External users can see the guide on gov.uk at www.gov.uk/using-the-pension-schemes-online-service.

- As part of its application, the receiving scheme must notify HMRC that it fulfils the requirements for being a QROPS. The certificate issued by HMRC or publication on the QROPS 'list' should not be seen as confirmation by HMRC that it has verified all the information supplied by the scheme in its application. If a scheme has been approved in circumstances where it should not have been approved because it did not satisfy the conditions to be a QROPS, or following changes in 2012 it no longer qualifies as a QROPS, any transfer that has been made to that scheme could potentially give rise to an unauthorised payments charge liability for the member of between 40% and 55%.
- The Manager of the receiving QROPS is also required to complete section 6 of form CA1890, which is available at <https://www.gov.uk/transferring-your-pension/transferring-to-an-overseas-pension-scheme>.
- A transfer cannot be paid unless we can verify that the QROPS approval is still effective.
- The receiving QROPS must complete, sign and return Forms C, D and E.
- The FCA-authorised adviser must complete and sign Form G. This form must also be signed by the transferring member.

After a transfer is made, the following conditions need to be satisfied:

- The manager of the receiving QROPS must notify HMRC of any payments it makes or is treated as making to a member out of funds transferred from a UK pension scheme. These reports have to be made in respect of (i) payments made within ten years of receiving the transfer of UK pension savings, or (ii) in respect of payments made to a relevant member of a QROPS if (a) the member was resident in the UK when the payment was made, or (b) has been resident in the UK in the tax year of payment or any of the preceding five tax years.

The manager of the QROPS must use the QROPS Online Service. Details of the service can be located at www.gov.uk/government/publications/using-the-qrops-online-service.

Notification to HMRC must be made within 90 days of the day the payment is made or treated as made.

- The manager of the receiving QROPS must also notify HMRC of any changes in the member's circumstances that occur within five full tax years following the date of the transfer payment, which may affect the tax status of the transfer.

Section 2 – You, as the member of a UK Registered Scheme transferring to a QROPS

Before we provide information to a third party outside of the European Economic Area (EEA):

It is a requirement of the Data Protection Act 1998 that personal data is not transferred to a country outside of the EEA without your consent unless that country ensures an adequate level of protection of the rights of data subjects. It is therefore necessary to confirm your consent to release personal data before any information is given to an overseas scheme outside the EEA by completing the attached **Request Form (Form A)**.

Before we proceed with the transfer to a QROPS:

1. You are required to sign a statement (APSS263) to confirm you acknowledge that you are aware that a transfer other than a recognised transfer to a QROPS, of sums and assets held for the purposes of, or representing accrued rights under, an arrangement under a registered pension scheme,
 - (a) gives rise to a liability under section 208 (unauthorised payments charge); and
 - (b) may give rise to a liability under section 209 (unauthorised payments surcharge).

By completing form APSS263, you confirm that you understand that any benefits paid from the QROPS that are different in structure to a UK registered pension scheme (e.g. if all of the benefit is paid as cash) may be subject to a UK tax charge. The information and the signed acknowledgement must be provided by you to the scheme within 60 days from the date you request the scheme transfer. Form APSS263 and accompanying notes are available at:

www.gov.uk/government/publications/pension-schemes-member-information-apss-263

2. If the transfer to the QROPS proceeds, we will calculate whether there is sufficient LTA available to you and will advise you of the amount of LTA that the transfer overseas will use up. You should keep this information for possible future reference as you will need to declare the LTA used if you wish to take benefits from a UK registered pension scheme at a later date. If the amount of the transfer exceeds your available LTA we will calculate the LTA charges payable, deduct them from the amount being transferred and pay the charge to HMRC on your behalf. You must sign and return the Lifetime Allowance Declaration Form (Form F).
3. Based on the information you will provide to us, we will determine whether or not you will be subject to an overseas transfer charge. If you are liable for this tax charge, we will calculate the charge payable, deduct it from the amount being transferred and pay the charge to HMRC on your behalf. If the transfer payment is not subject to an overseas transfer charge at the date of payment, a charge may be payable at a later date if your circumstances change (e.g. if you change the country in which you are registered for tax purposes) within the five full tax years from the date on which the transfer payment was made.
4. If you are transferring your BA pension benefits to an Overseas Scheme (i.e. an occupational pension scheme), you are required to be in employment related to the receiving scheme. You must provide documentary evidence of your employment before we proceed with the transfer. This requirement does not apply if the receiving scheme is an Overseas Arrangement (i.e. a personal pension).
5. You must sign and return your Indemnity **FORM B1** (Full Transfer) or **FORM B2** (Partial Transfer), which acknowledges that:
 - the receiving scheme or arrangement may not be regulated by UK law and that as a consequence there may be no obligation under that law on the receiving scheme or arrangement or its trustee(s) or administrators to provide any particular value or benefit in return for the transfer payment;
 - you will protect the Trustee of the transferring scheme from any scheme sanction charge, overseas transfer charge or other expenses that may arise as a result of making an 'unauthorised payment' if it

later transpires that the receiving scheme does not meet the conditions required to be a registered pension scheme for UK tax purposes;

- you confirm that you have received a statement from the receiving scheme or arrangement showing the benefits to be awarded for the transfer payment and any conditions on which these could be forfeited or withheld;
- you confirm that you have read the [Pension Wise guidance pack](#) and completed the appropriate form (if you have AVCs);
- you have read and understood the '[Retirement risk warnings](#)' & '[Latest guidance on pension transfers from TPAS, TPR and the FCA](#)'.
- you have read and understood the Pension Regulator's 'Pension Predators' guidance;
- if you are transferring benefits to acquire flexible benefits under a QROPS and the transfer value representing your BA pension benefits is at least £30,000, you must obtain appropriate independent financial advice from a Financial Conduct Authority (FCA)-authorised adviser. Your adviser must complete Form G, which you must also counter-sign.
- The Government has said it believes that GMPs built up by men and women should be treated equally. Following this, the Trustee of the Lloyds Banking Group pension schemes asked the Court to clarify the position for its schemes. On 26 October 2018, the Court decided that the Lloyds Banking Group pension schemes should equalise GMPs for men and women, but this ruling affects all pension schemes where GMPs have been built up.

The Court also suggested methods that could be used to achieve equal treatment of GMPs. Some of these methods would require a significant overhaul of existing systems. It could take several years to agree on a common method. We'll work out and pay the transfer value of your «Scheme» pension on the current, unadjusted basis. As soon as we're in a position to work out how equal treatment of GMPs for men and women is likely to affect your «Scheme» pension, we'll write to you if any additional payments become due. The arrangement receiving the transfer value of your «Scheme» pension will need to be able to accept an additional transfer payment (if we work out that one is due). If they will not accept a further payment, we may not be able to pay it to you. You should check this with your new pension arrangement before we complete payment of your transfer value as we cannot reverse the transfer once we have paid it.

What help, advice and guidance is available to you and other useful information

The Pension Regulator (TPR), the Financial Conduct Authority (FCA) and the Money and Pensions Service (MAPS) provide information that may assist you in considering a transfer. The FCA, TPR, and The Pensions Advisory Service (TPAS) have jointly produced this letter highlighting the key issues you should consider if you are thinking about transferring your pension out of APS, including where to find impartial information to help you to make the right choice. Click [here](#) or on the letter image to read it.



Please also read the '[Latest guidance on pension transfers from TPAS, TPR & the FCA](#)', prepared jointly by TPR, the FCA, and The Pensions Advisory Service. It contains important information on points you should consider before making a decision and where to go for impartial guidance.

Financial Advice

The following websites can help you find suitable FCA authorised independent financial advisers in your area:

www.findanadviser.org

www.unbiased.co.uk

www.vouchedfor.co.uk

You will need to meet the cost of the financial advice provided.

The Pension Advice Allowance (PAA)

It's important to get financial advice before making decisions about your pension so that you make the right decisions for you and your family. You can now use your APS additional voluntary contributions (AVCs) to pay for retirement financial advice. This is known as the Pension Advice Allowance.

- More information, including how to apply for the allowance, can be found on the '[Financial Advice](#)' page.
- You can use the allowance once in any tax year up to a total of three times overall. With each use, you can draw up to a maximum of £500.
- The allowance must be paid directly by APS to your financial adviser, who must be registered with the FCA - we can't pay the allowance directly to you.

For further details about the PAA, or to apply for a PAA payment to be made from your AVCs, download our online [Pension Advice Allowance \(PAA\) pack](#).

If you have AVCs, new Pension Wise guidance regulations apply

New regulations from June 2022 are intended to increase the take-up of free pensions guidance from Pension Wise and are designed to help you make informed decisions about your options when accessing your AVCs. When you apply to draw or transfer out your Scheme benefits, we are required to direct you to appropriate pensions guidance available through Pension Wise. You can choose whether to take up the Pension Wise guidance or opt out.

When you apply to draw your Scheme benefits, we must:

1. Offer to book a Pension Wise appointment for you; and
2. Provide you with details to allow you to book an appointment yourself.

Before you can access your Scheme benefits, you must complete a form to confirm that:

1. You have received Pension Wise guidance; or
2. The guidance does not apply to you (for example, because you have received regulated retirement advice within the previous 12 months); or
3. You wish to opt out of receiving Pension Wise guidance.

Please read our [Pension Wise Guidance pack](#). The pack includes details about Pension Wise and forms you must fill in (if you have AVCs) before you can access your Scheme benefits. Our Pension Wise pack and individual forms are available to download from the Forms page of our website.

The Pensions Regulator (tPR) has published some '[Retirement risk warnings](#)' associated with accessing benefits under the government's DC flexible access provisions. A copy of these is available by clicking the link above or by visiting the 'Forms' page of our website, www.mybapension.com

Pension Scams

Your pension savings are at risk of being targeted by criminals. Their methods are increasingly sophisticated and have resulted in individuals losing their pension savings and facing severe tax consequences.

The Pensions Regulator (TPR) and the Financial Conduct Authority (FCA) have launched a joint campaign called **ScamSmart**. You should read and consider carefully the “Don’t let a scammer enjoy your retirement” leaflet enclosed with this pack before you decide to transfer.

We recommend you read and consider carefully the following:

- Visit the FCA’s ScamSmart website at: www.fca.org.uk/scamsmart
- The FCA guidance about how to avoid and [protect yourself from scams](#).
- ‘[Questions](#)’ to ask the financial adviser of any increased risks associated with how to access the pension fund.
- Money Helper website contains useful information on ‘[How to avoid a pension scam](#).’
- Check the [FCA Financial Services Register](#) to check if a firm you are using or plan to do business with is authorised by the FCA. If you have any concerns regarding a firm or individual, you can check the FCA list of [Unauthorised firms and individuals](#). Please note this list is not exhaustive and if you have any concerns about a firm or individual you should contact the [FCA consumer helpline](#).

Other Useful addresses

www.thepensionsregulator.gov.uk

www.moneyhelper.org.uk/en/pensions-and-retirement

www.fca.org.uk/

www.moneyandpensionsservice.org.uk/

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
- **Report to Action Fraud**
on **0300 123 2040** or at 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

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 \(https://register.fca.org.uk\)](https://register.fca.org.uk) to make sure that anyone offering you advice or other financial services is FCA-authorised.

If you don't use an FCA-authorised 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) – 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

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.

www.fca.org.uk/scamsmart

*FCA Financial Lives



Transfer Out checklist to a pension arrangement outside of the UK

The following checklist covers transfers made outside of the UK:-

I have:

1. Completed Transfer to Qualifying Recognised Overseas Pension Scheme (Form A) ☐
2. Completed **FORM B1** for a 'Full Transfer' of pension benefits or **FORM B2** for a 'Partial Transfer'. I have read the "Can I take a partial transfer out" FAQ on our website (visit: <https://www.mybapension.com/aps/scheme/can-i-take-a-partial-transfer-out>) ☐
3. Provide my IFA with:
 - Guaranteed CETV and AVCs if applicable; ☐
 - The scheme specific overseas transfer out information pack (there are separate indemnity forms for APS/NAPS members). ☐
4. Received & understood full details from the new arrangement detailing the alternative benefits to be secured in the new arrangement. ☐
5. Read the [Pension Wise guidance pack](#) and enclose the appropriate form (if you have AVCs). ☐
6. Read & understood the enclosed "Don't let a scammer enjoy your retirement" leaflet And have carefully considered the Pension Scams section of the transfer pack. ☐
7. Read the [letter from tPR, FCA and TPAS](#) ☐
8. Read and understood the '[Retirement risk warnings](#)' & '[Latest guidance on transfers from TPAS, TPR and the FCA](#)' ☐
9. Read & understood The Pension Regulator's '[Pensions Scams](#)' guidance ☐
10. Received appropriate independent financial advice & both you and your adviser have completed Form G to confirm this (for transfers of £30,000 or more where you plan to acquire flexible benefits under a QROPS) ☐
11. Returned the completed & signed (QROPS) company indemnity form (Form C) ☐
12. Returned the completed & signed transfer payment instruction form (Form D) **(payment will normally be made in the local currency of the payment destination)** ☐
13. Returned the completed & signed QROPS Trustee Authority (Form E) ☐
14. Sent a copy of the new arrangement's HMRC letter showing the QROPS status of the scheme ☐
15. Sent a copy of the signed QROPS manager's undertaking (APSS240) required to be re-submitted to HMRC by 13 April 2017 ☐
16. Returned the completed & signed Lifetime Allowance (LTA) declaration form (Form F) ☐
17. Sent you my original birth certificate (or a certified copy) ☐
- These next forms & explanatory notes are available on www.gov.uk website**
18. I have sent the completed Form APSS263 (member form) ☐
19. I have sent Form CA 1890 (must be completed by both you and the receiving scheme) ☐

Dear Sir or Madam,

Have you had your **free** Pension Wise appointment?

Pension Wise is a free and impartial service from MoneyHelper that helps you understand what you can do with your pension money.

We offer appointments with our highly-trained professionals to anyone aged 50 or over with a defined contribution (personal or workplace) pension. You can also explore your pension options on our website.

You'll get:

- guidance on how to make the best use of your money
- information about tax when taking money from your pension
- tips on getting the best deal, including how to compare products, get financial advice and avoid scams

9 out of 10 people who have had a Pension Wise appointment would recommend it to friends and family, so book yours now. We're looking forward to hearing from you.

Yours faithfully,

Rosie Cottrell

Rosie Cottrell

Service Delivery Manager Pension Wise



Cut out and keep

Get your **free** appointment now

It's easy to book your appointment, just choose one of the following:



0800 280 8880



moneyhelper.org.uk/pensionwise

A service from

**Money
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**AIRWAYS PENSION SCHEME (APS) - TRANSFER TO REGISTERED
QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME REQUEST
FORM A – RECEIVING SCHEME INDEMNITY FORM**

This form should be completed, signed and returned to British Airways Pensions before personal data is provided to an organisation outside of the European Economic Area (EEA).

Member Name: _____ Pension reference number: _____

I would like to investigate transferring my benefits held in my British Airways Pension Scheme to:

Transferring to a _____ (enter type of arrangement)
(QROPS Pension scheme or Occupational pension scheme)(Collective Defined Contribution scheme / Master Trust / Public sector pension scheme; or Personal pension / Self invested personal pension (SIPP) / Other please specify above)

Name of receiving scheme or arrangement: _____

Country where scheme registered: _____

I enclose supporting evidence of employment link (if applicable)* ☐

If transferring to an Occupational pension scheme I enclose supporting evidence of employment link (if applicable)* ☐

**(contract/letter confirming dates of continuous employment, pay records (3 months)/a letter confirming salary or bank statements showing salary deposit).*

*I enclose three current pieces of supporting evidence of overseas address** ☐

**formal residency documentation and at least two other items of evidence e.g. utility bills, bank statements, local tax being paid, home insurance, registration with a local doctor or TV subscriptions.*

I confirm the **receiving scheme** details are as follows:

NAME: _____

ADDRESS: _____

I confirm the **company administering the transfer/Independent Financial Adviser** details are:

NAME: _____

ADDRESS: _____

By signing below, you agree that we can pass information about you and your pension entitlement to the company which you have nominated. Under the terms of the Data Protection Act 1998 if the company is located within the European Economic Area (EEA), it is deemed to have an adequate level of protection for the rights and freedoms of data subjects. You should be aware that if the company is located outside the EEA, then that country may not be deemed, under the provisions of the Act, to have adequate levels of data protection legislation.

My daytime contact details are: Daytime phone: _____ Email: _____

Signed: _____ Date: _____

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

**AIRWAYS PENSION SCHEME (APS) TRANSFER TO REGISTERED
QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME REQUEST
FULL TRANSFER (FORM B1 page 1 of 2) – MEMBER INDEMNITY FORM**

Please complete 'FORM B2' if you are transferring only a portion of your benefits under the Scheme.

Member Name: _____ **Pension reference number** _____

I wish to transfer **all** my BA pension scheme benefits, **including any AVCs** to a registered pension scheme ☐

I **do not** want my AVCs to be included in this transfer ☐

(You are only entitled to a statutory partial transfer of your safeguarded DB benefits if certain conditions are met).

_____ (enter receiving scheme name)

which is an overseas scheme or arrangement. Together with this completed form, please find attached the IFA certificate confirming appropriate independent financial advice has been provided, the Lifetime Allowance Declaration Form, APSS263 form and section 4 of HMRC form (CA1890).

- 1 I confirm that the receiving scheme qualifies to be a QROPS under the Registered Pension Schemes and Overseas Pension Schemes (Miscellaneous Amendments) Regulations 2012 and meets the following requirements:

- i) is a pension scheme;
- ii) is an overseas pension scheme as defined by the legislation;
- iii) is a Qualifying Recognised Overseas Pension Scheme; and
- iv) an undertaking (APSS240) had been re-submitted to HMRC by 13 April 2017.

If the receiving scheme fails to qualify as a QROPS, I confirm that I understand and accept the risks involved for failure to comply, that a transfer other than a recognised transfer to a QROPS of sums and assets held for the purposes of, or representing accrued rights under, an arrangement under a registered pension scheme,

(a) gives rise to a liability under section 208 (unauthorised payments charge), and

(b) may give rise to a liability under section 209 (unauthorised payments surcharge).

- 2 I acknowledge that the receiving scheme or arrangement may not be regulated by UK law and that as a consequence there may be no obligation under that law for the receiving scheme or arrangement or its trustee(s) or administrators to provide any particular value or benefit in return for the transfer payment. I confirm that I understand that I accept the risks involved in the transfer.
- 3 I will protect the Trustee of the transferring scheme from any scheme sanction charge, overseas transfer charge or other expenses that may arise as a result of making an 'unauthorised payment' if it later transpires that the receiving scheme does not meet the conditions required to be a registered pension scheme for UK tax purposes.
- 4 I confirm I have received a statement from the receiving scheme or arrangement showing the benefits to be awarded for the transfer payment and any conditions on which these could be forfeited or withheld.
- 5 I confirm that if the transfer value is over my available Lifetime Allowance, the excess value will be subject to a lifetime allowance charge and I understand that charge will be deducted before any overseas transfer charge is deducted and before the transfer payment is made.
- 6 I am transferring benefits to acquire flexible benefits under a QROPS. If the CETV of my BA pension benefits is at least £30,000, I confirm that I have received appropriate independent financial advice from an FCA appointed adviser and attach Form G (completed by my adviser and signed by me) to confirm this.
- 7 I understand that I will be giving up any future 'APS Discretionary Increases (APS DI)' on my benefits. Information regarding '[APS DI](http://www.mybapensions.com/APS)' can be found on our website, www.mybapensions.com/APS.
- 8 I have read the [Pension Wise guidance pack](#) and enclose the appropriate form (if you have AVCs).

Member's Signature: _____ **Date:** _____

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

AIRWAYS PENSION SCHEME (APS) TRANSFER TO REGISTERED QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME REQUEST FULL TRANSFER (FORM B1 – Page 2 of 2) – MEMBER INDEMNITY FORM

Name: _____

Pension reference number: _____

Before completing the statements below, ensure you have read & understood all transfer requirements above in this transfer pack.

Statements covering the red flags:

| | Yes | No |
|--|--------------------------|--------------------------|
| I was contacted out of the blue to transfer my pension to another arrangement or by a 'cold caller'. | <input type="checkbox"/> | <input type="checkbox"/> |
| I was offered an incentive to transfer my pension to another arrangement. | <input type="checkbox"/> | <input type="checkbox"/> |
| I have been pressured in some way to transfer my pension out into another arrangement. | <input type="checkbox"/> | <input type="checkbox"/> |

Statements covering the amber flags:

| | | |
|---|--------------------------|--------------------------|
| The investments in the receiving arrangement are high-risk, unregulated, complex or unclear to understand (these could include, but are not limited to: investments in hotel, villa, factory or plantation developments, cryptocurrency, overseas property, renewable energy bonds, forestry, storage units). | <input type="checkbox"/> | <input type="checkbox"/> |
| The fees charged by the receiving arrangement are unclear or high (this could involve investments in more conventional products but that have an unnecessarily complex structure that could hide multiple fees and high charges). Consider compounding fees & high withdrawal charges. | <input type="checkbox"/> | <input type="checkbox"/> |
| The Scheme's investment structure is unclear or complex to understand. If you answer 'Yes', then you need to seek help from MoneyHelper www.moneyhelper.org.uk/en/pensions-and-retirement | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the receiving scheme arrangement include overseas investments? If yes, what do these overseas investments include? | <input type="checkbox"/> | <input type="checkbox"/> |
| a. Global equities Yes/No | | |
| b. Offshore investment bonds Yes/No | | |
| c. Other – please specify _____ | | |

Declaration - I have read & understood:

| | |
|--|--------------------------|
| | (✓) |
| The letter from tPR, FCA and TPAS | <input type="checkbox"/> |
| The leaflet & Pension Wise pack (if you have AVCs) explaining financial guidance available from Pension Wise. | <input type="checkbox"/> |
| The 'Retirement risk warnings' & 'Latest guidance on pension transfers from TPAS, TPR and the FCA'. | <input type="checkbox"/> |
| The Pensions Regulator's "Don't let a scammer enjoy your retirement" leaflet and have carefully considered the Pension Scams section of the Transfer out to a UK pension arrangement pack. | <input type="checkbox"/> |
| ScamSmart campaign information provided by the Financial Conduct Authority and the Pension Regulator in respect of Pension Scams. | <input type="checkbox"/> |
| That I may be contacted by telephone by the BA pensions team to assess the risk of pension scam activity. | <input type="checkbox"/> |
| I confirm that I have read and understood the transfer pack and have taken necessary regulated advice where applicable to complete the indemnity forms statements. Once the Transfer is completed, I understand that it cannot be reversed, but I am confident that my benefits are transferring to an approved pension scheme that meets the transfer requirements. | |

My contact details are:

Contact number: _____

Email: _____

Member's signature: _____

Date: _____

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

**AIRWAYS PENSION SCHEME (APS) TRANSFER TO REGISTERED
QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME REQUEST**

PARTIAL TRANSFER (FORM B2 page 1 of 2) – MEMBER INDEMNITY FORM

Please complete 'Form B1' if you are transferring all your pension benefits under the Scheme.

Member Name: _____ **Pension reference number** _____

| | |
|---|--------------------------|
| I confirm I wish to proceed with a partial transfer of my BA pension scheme benefits to a registered pension. This transfer does not automatically include AVCs (if applicable). | <input type="checkbox"/> |
| I want my AVCs to be included in the transfer and I enclose a completed AVC-Only Transfer Out pack (you can download this pack from the 'Forms' section of our website). | <input type="checkbox"/> |
| _____ (enter receiving scheme name) | |
| which is an overseas scheme or arrangement. Together with this completed form, please find attached the IFA certificate confirming appropriate independent financial advice has been provided, the Lifetime Allowance Declaration Form, APSS263 form and section 4 of HMRC form (CA1890). | |
| I wish to take a partial transfer out of my pension benefits earned before 5 April 1997 only: | <input type="checkbox"/> |

- 1 I confirm that the receiving scheme qualifies to be a QROPS under the Registered Pension Schemes and Overseas Pension Schemes (Miscellaneous Amendments) Regulations 2012 and meets the following requirements:
- i) is a pension scheme;
 - ii) is an overseas pension scheme as defined by the legislation;
 - iii) is a Qualifying Recognised Overseas Pension Scheme; and
 - iv) an undertaking (APSS240) had been re-submitted to HMRC by 13 April 2017.
- If the receiving scheme fails to qualify as a QROPS, I confirm that I understand and accept the risks involved for failure to comply, that a transfer other than a recognised transfer to a QROPS of sums and assets held for the purposes of, or representing accrued rights under, an arrangement under a registered pension scheme,
- (a) gives rise to a liability under section 208 (unauthorised payments charge), and
 - (b) may give rise to a liability under section 209 (unauthorised payments surcharge).
- 2 I acknowledge that the receiving scheme or arrangement may not be regulated by UK law and that as a consequence there may be no obligation under that law for the receiving scheme or arrangement or its trustee(s) or administrators to provide any particular value or benefit in return for the transfer payment. I confirm that I understand that I accept the risks involved in the transfer.
- 3 I will protect the Trustee of the transferring scheme from any scheme sanction charge, overseas transfer charge or other expenses that may arise as a result of making an 'unauthorised payment' if it later transpires that the receiving scheme does not meet the conditions required to be a registered pension scheme for UK tax purposes.
- 4 I confirm I have received a statement from the receiving scheme or arrangement showing the benefits to be awarded for the transfer payment and any conditions on which these could be forfeited or withheld.
- 5 I confirm that if the transfer value is over my available Lifetime Allowance, the excess value will be subject to a lifetime allowance charge and I understand that charge will be deducted before any overseas transfer charge is deducted and before the transfer payment is made.
- 6 I confirm that I have read the [Pension Wise pack](#) enclose the appropriate form (if you have AVCs).
- 7 I have read and understood the '[Retirement risk warnings](#)' & '[Latest guidance on pension transfers from the TPAS, TPR and the FCA](#)'.
- 8 I have read and understood tPR's '[Pension scams](#)' guidance
- 9 I am transferring benefits to acquire flexible benefits under a QROPS. If the CETV of my BA pension benefits is at least £30,000, I confirm that I have received appropriate independent financial advice from an FCA appointed adviser and attach Form G (completed by my adviser and signed by me) to confirm this.
- 10 I understand that I will be giving up any future 'APS Discretionary Increases (APS DI)' on my benefits. Information regarding '[APS DI](#)' can be found on our website, www.mybapensions.com/APS.

Member's Signature: _____ **Date:** _____

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

**AIRWAYS PENSION SCHEME (APS) TRANSFER TO REGISTERED
QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME REQUEST**
PARTIAL TRANSFER (FORM B2 – Page 2 of 2) – MEMBER INDEMNITY FORM

Name: _____

Pension reference number: _____

Before completing the statements below, ensure you have read & understood all transfer requirements above in this transfer pack.

Statements covering the red flags:

| | Yes | No |
|--|--------------------------|--------------------------|
| I was contacted out of the blue to transfer my pension to another arrangement or by a 'cold caller'. | <input type="checkbox"/> | <input type="checkbox"/> |
| I was offered an incentive to transfer my pension to another arrangement. | <input type="checkbox"/> | <input type="checkbox"/> |
| I have been pressured in some way to transfer my pension out into another arrangement. | <input type="checkbox"/> | <input type="checkbox"/> |

Statements covering the amber flags:

| | | |
|---|--------------------------|--------------------------|
| The investments in the receiving arrangement are high-risk, unregulated, complex or unclear to understand (these could include, but are not limited to: investments in hotel, villa, factory or plantation developments, cryptocurrency, overseas property, renewable energy bonds, forestry, storage units). | <input type="checkbox"/> | <input type="checkbox"/> |
| The fees charged by the receiving arrangement are unclear or high (this could involve investments in more conventional products but that have an unnecessarily complex structure that could hide multiple fees and high charges). Consider compounding fees & high withdrawal charges. | <input type="checkbox"/> | <input type="checkbox"/> |
| The Scheme's investment structure is unclear or complex to understand. If you answer 'Yes', then you need to seek help from MoneyHelper www.moneyhelper.org.uk/en/pensions-and-retirement | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the receiving scheme arrangement include overseas investments? | <input type="checkbox"/> | <input type="checkbox"/> |
| If yes, what do these overseas investments include? | | |
| a. Global equities Yes/No | | |
| b. Offshore investment bonds Yes/No | | |
| c. Other – please specify _____ | | |

Declaration - I have read & understood:

| | |
|--|--------------------------|
| | (✓) |
| The letter from tPR, FCA and TPAS | <input type="checkbox"/> |
| The leaflet & Pension Wise pack (if you have AVCs) explaining financial guidance available from Pension Wise. | <input type="checkbox"/> |
| The 'Retirement risk warnings' & 'Latest guidance on pension transfers from TPAS, TPR and the FCA'. | <input type="checkbox"/> |
| The Pensions Regulator's "Don't let a scammer enjoy your retirement" leaflet and have carefully considered the Pension Scams section of the Transfer out to a UK pension arrangement pack. | <input type="checkbox"/> |
| ScamSmart campaign information provided by the Financial Conduct Authority and the Pension Regulator in respect of Pension Scams. | <input type="checkbox"/> |
| That I may be contacted by telephone by the BA pensions team to assess the risk of pension scam activity. | <input type="checkbox"/> |
| I confirm that I have read and understood the transfer pack and have taken necessary regulated advice where applicable to complete the indemnity forms statements. Once the Transfer is completed, I understand that it cannot be reversed, but I am confident that my benefits are transferring to an approved pension scheme that meets the transfer requirements. | |

My contact details are:

Contact number: _____

Email: _____

Member's signature: _____

Date: _____

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

**AIRWAYS PENSION SCHEME (APS) TRANSFER TO REGISTERED
QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME REQUEST
FORM C – (to be completed by the receiving scheme)**

BA Member Name: _____ **Pension reference number:** _____

Name of Overseas Pension Fund: _____

If the above-named decides to proceed with the transfer of pension rights, as the administrator of the overseas receiving scheme or arrangement, we require you to complete this checklist, providing written evidence where requested together with section 6 of HMRC form CA1890.

In addition, the member will need to complete the Transfer to Qualifying Recognised Overseas Pension Scheme Request (Form A & **Form B1** or **Form B2**), the lifetime allowance declaration form, HMRC form APSS263 (must be provided within 60 days from the date of transfer request) and section 4 of HMRC form CA1890. [Section 6 of form CA1890 must be completed by the administrator of the receiving scheme]. Once completed, all documents should be forwarded to British Airways Pensions.

Please refer to the attached information leaflet, which provides guidance concerning the information requested.

To be completed & signed by the QROPS manager:

1. I attach HMRC form CA1890 [section 4 to be completed by the member and section 6 by the receiving QROPS manager].
2. I attach a certificate from HMRC, which confirms QROPS status for the receiving scheme arrangement.
3. I attach a signed copy of the re-submitted undertaking APSS240 to HMRC required by 13 April 2017.
4. I attach the QROPS Transfer out Trustee(s) authority.
5. I confirm that the receiving scheme qualifies to be a QROPS under the Registered Pension Schemes and Overseas Pension Schemes (Miscellaneous Amendments) Regulations 2012 and meets the following requirements:
 - i) it is a pension scheme,
 - ii) it is an overseas pension scheme as defined by the legislation,
 - iii) it is a Recognised Overseas Pension Scheme, and
 - iv) it is Qualifying Recognised Overseas Pension Scheme.

Equal treatment of Guaranteed Minimum Pensions (GMPs) for men and women

If the transfer out includes a GMP, any transfer value we pay now will be on the current, unadjusted basis. A further transfer payment may become due in the future in respect of the equal treatment of GMPs for men and women. By signing below, you agree to accept any further payment due in respect of the equalisation of GMP for the above-named Scheme member.

I confirm that the information provided by me above is true, accurate, and up to date at the date of completion of this form. We will indemnify the Trustee of the British Airways pension schemes against any loss which may arise in connection with this transfer in consequence of this information not being true, accurate and up to date. For the purposes of this indemnity, loss means a scheme sanction charge levied on the trustee pursuant to sections 239-240 of the Finance Act 2004 and any additional associated costs or expenses incurred by the Trustee in connection with such scheme sanction charge.

Signed: _____ **Date:** _____

Name: _____ **Position:** _____

On behalf of the Trustee(s) of _____
(name of receiving QROPS scheme or arrangement)

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

**AIRWAYS PENSION SCHEME (APS) TRANSFER TO REGISTERED
QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME REQUEST
FORM D – (to be completed by the receiving scheme)**

Member Name: _____ **Pension reference number:** _____

Receiving QROPS' bank details (*payment will be made in the local currency of the payment destination*):

| | |
|------------------------------------|---|
| Name of Bank | _____ |
| Bank Address | _____ _____ |
| Receiving Arrangement Account Name | _____ |
| Account Type | _____ |
| Swift Address | |
| | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Account Number | |
| | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

Additional Information

Narration or Instructions:

Signed: _____ **Date:** _____

Name: _____ **Position:** _____

On behalf of the Trustee(s) of _____
(Name of receiving scheme or arrangement)

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

AIRWAYS PENSION SCHEME (APS)
QROPS TRANSFER OUT TRUSTEE AUTHORITY
FORM E – (to be completed by the receiving scheme)

Member Name: _____

Pension reference number: _____

PERSONAL INFORMATION

Member Name

Date of Birth

National Insurance No.

Full name and address of the QROPS

Country in which QROPS is established

HMRC Ref No. of the QROPS

QROPS

| | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | |
|--|--|--|--|--|--|--|

Scheme/Organisation Manager of the QROPS name

Scheme/Organisation Manager of the QROPS phone no

Scheme/Organisation Manager e-mail address

Scheme/Organisation Manager address

Declaration by the QROPS Manager/Organisation:

From 6 April 2017, all QROPS must be registered either in: the EU; a country or territory that has a double taxation agreement with the UK; a country or territory with a tax information exchange agreement with the UK; or a Guernsey scheme approved under S157(E) of the Income Tax (Guernsey) Act 1975 (closed to non-residents).

It is a requirement of UK legislation that the receiving scheme qualifies to be a QROPS under the Registered Pension Schemes and Overseas Pension Schemes (Miscellaneous Amendments) Regulations 2012 and re-submitted an undertaking APSS240 to HM Revenue & Customs (HMRC) before 13 April 2017.

I, the above named QROPS Manager, hereby authorise HMRC to provide any relevant information as may be requested by the Trustee of the Airways Pension Scheme or New Airways Pension Scheme administered by British Airways Pensions regarding the above-named member and QROPS registration status.

Signature: _____

Date: _____

Name: _____

Position: _____

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

AIRWAYS PENSION SCHEME (APS)
LIFETIME ALLOWANCE DECLARATION FORM
FORM F – (to be completed by the member)

Member Name: _____ **Pension reference number:** _____

My BA pension is my *ONLY* pension:

I declare that I do not have any pension benefits apart from my BA pension
 and I have 100% of my Lifetime Allowance available for my BA pension
 (you don't need to include State Pension, widow(er)'s or dependant's pensions) **YES** ☐
 (sign and date form)

I am already receiving other pensions:

(you only need to tell us about pensions that are already being paid to you)

1 Did the payments start before 6 April 2006? **YES** ☐ **NO** ☐

2 Did payment of any pensions (apart from your BA pension) start after 6 April 2006? **YES** ☐ **NO** ☐

(i) If you answered **YES** to 1 but **NO** to 2:
 What is the current annual rate of pension you receive before tax? £ _____ p.a.

(ii) If you answered **YES** to both 1 and 2:
 What was the TOTAL amount of LTA used up by these pensions? _____ %
 (your previous scheme administrator should have confirmed this percentage to you)

(iii) If you answered **NO** to 1 but **YES** to 2:
 What was the amount of LTA used up by this pension? _____ %
 (your previous scheme administrator should have confirmed this percentage to you)

What percentage of your Lifetime Allowance is available for your BA pension?
 This figure should be 100% less the amount you have entered at(ii) or (iii), above _____ %
 If you only entered details in (i), above, we will work this percentage out for you

If you start to draw any other pension benefits between completing this form and the date your BA pension is due to be transferred, you will need to tell us the name of the scheme administrator and the amount of your LTA that the other pension will use up. If you are drawing another pension benefit from the same date as transferring your BA pension, you must tell us the order in which your pensions should be tested against your LTA below.

What percentage of your Lifetime Allowance is available for your BA pension? _____ %

The value of my pension exceeds the Lifetime Allowance:

I have registered with HMRC for Lifetime Allowance protection **YES** ☐ **NO** ☐
 I will be relying on *Fixed Protection* (FP2012, FP2014 or FP2016) and I enclose my original certificate. I have not made further pension savings since being granted *Fixed Protection*. **YES** ☐ **NO** ☐
 I will be relying on *Individual Protection* (IP2014 or IP2016) **YES** ☐ **NO** ☐

My Individual Protection certificate number is: _____

I will be relying on *Primary Protection*, and I enclose my original HMRC certificate showing the additional factor of Lifetime Allowance I am entitled to: **YES** ☐ **NO** ☐

I will be relying on *Enhanced Protection*, I enclose my original HMRC certificate showing the Enhanced Lifetime Allowance. I have not made further pension savings since being granted *Enhanced Protection*. **YES** ☐ **NO** ☐

Declaration:

I understand that I am responsible for my tax affairs and that it is my responsibility to check my Lifetime Allowance position. If the limit is exceeded, or if any of the details above are incomplete or inaccurate, I will be personally liable for an additional tax charge.

My daytime contact details are: Daytime phone: _____ Email: _____

Signed: _____ Date: _____

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190

AIRWAYS PENSION SCHEME (APS)

TRANSFER TO QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME

FORM G – (to be completed by the FCA authorised adviser and signed by the transferring member)

Member Name: _____ Pension reference number: _____

Confirmation of receipt of appropriate independent advice

If a Cash Equivalent Transfer Value is more than £30,000, this form must be completed by an FCA authorised independent adviser and signed by the member to acknowledge that they have received appropriate independent advice. Please return this form to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL.

- I have permission to carry on the regulated activity in article 53E of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, including advising the member on making a transfer payment in respect of safeguarded benefits.

- I am approved on the FCA register either as an SM, existing CF30 Customer or an Appointed Representative of my firm and my FCA reference number is

OR

- I am in a role that no longer requires regulatory approval so I enclose evidence to support that I am certified by my firm to provide advice on pension transfers under Senior Managers & Certification Regime, and the transfer advice has been provided in line with these requirements. The evidence also states the dates I have been certified.

☐

- The name and FCA firm reference number of my company is:

- I have provided the member with advice which is specific to the type of transaction proposed by the member - making a transfer payment in respect of the member's safeguarded benefits under the Airways Pension Scheme (APS) to acquire flexible benefits.

This form must be signed by the Adviser and Member:

Section to be completed by the Adviser:

I confirm that I have provided the member with appropriate independent financial advice in accordance with the requirements of the Pension Schemes Act 2015.

Print Name: _____ Signature: _____ Date: _____

Section to be completed by the Member:

I confirm that I have received the appropriate independent advice above in respect of the transaction proposed by me.

Signature: _____ Staff Number: _____ Date: _____

Notes: Failure to correctly complete and sign this form will prevent payment of the member's transfer value.

Terms used in this form which are not defined here have the meaning given to them in the Pension Schemes Act 2015 (Transitional Provisions and Appropriate Independent Advice) Regulations 2015.

Please return this form by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL or by fax to 0208 538 2190