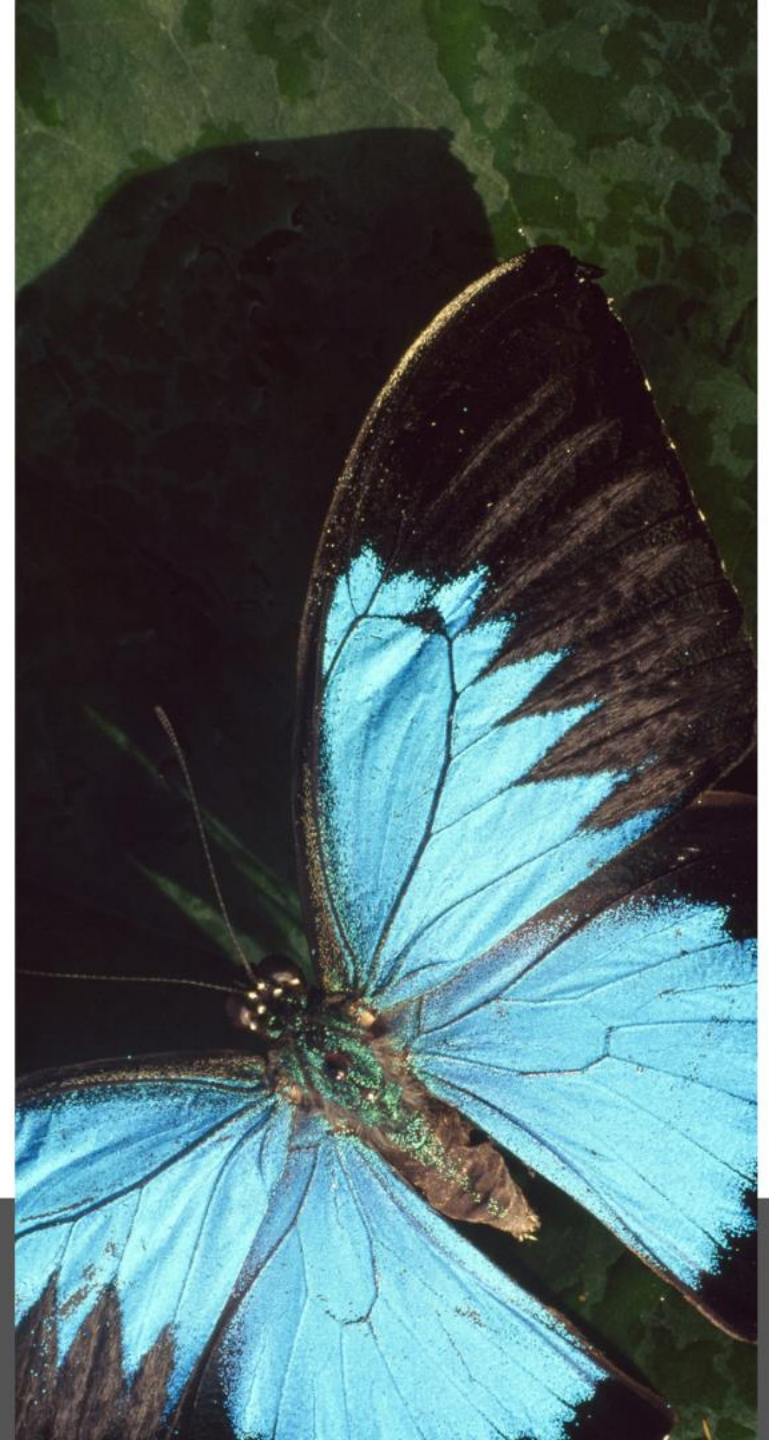




Tackling the ever changing retirement landscape

Craig Cheyne, Managing Director



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MANAGING DIRECTOR

iPensions Group



Timeline

FROM THEN TO NOW



PROJECT BLOOM

Pension liberation



'SCORPION' MATERIAL

Illegal pension liberation scams



FLEXI ACCESS DRAWDOWN

Significant changes



NOVEMBER - 2021

Conditions of transfer





Conditions

First condition

- Public Service Pension Scheme
- Authorised Master Trust
- Collective Defined Contribution Scheme

Second condition

- Check for employment link
- Check for overseas residency
- Red and amber flags

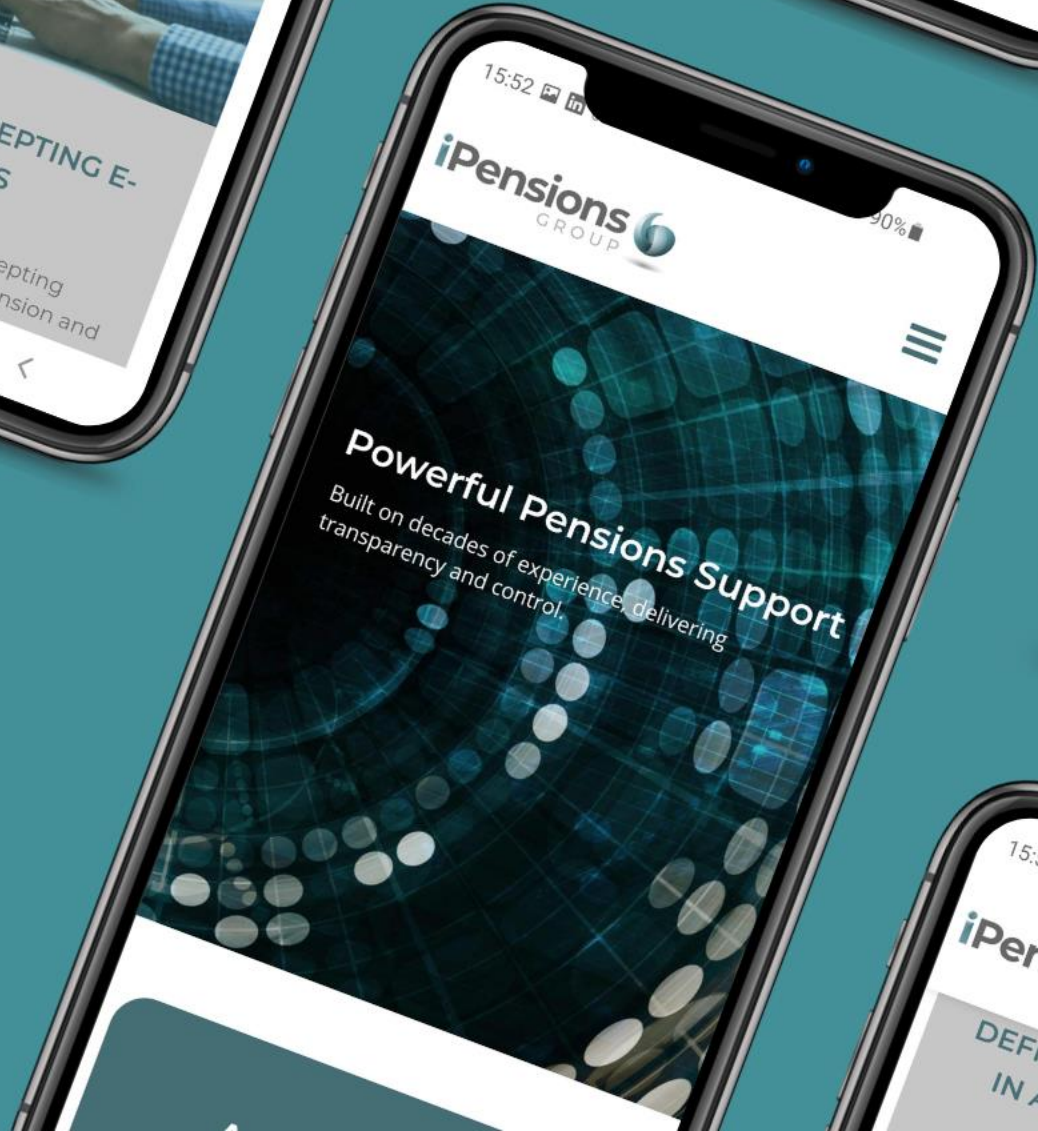
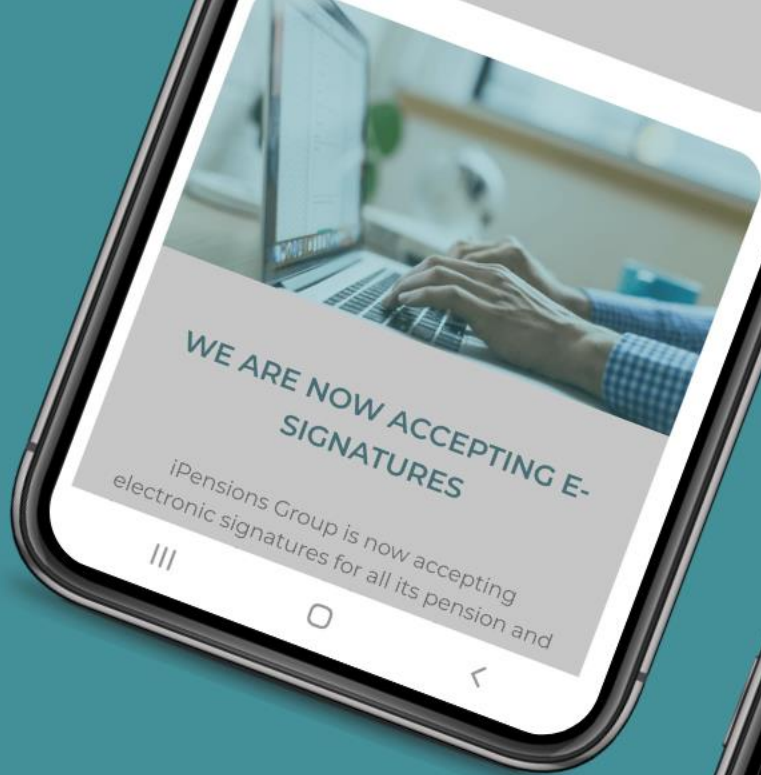
Red flag

1. The member has failed to provide the required information
2. The member has not provided evidence of receiving MoneyHelper guidance
3. Someone carried out a regulated activity without the right regulatory status
4. The member requested a transfer after unsolicited contact
5. The member has been offered an incentive to make the transfer
6. The member has been pressured to make the transfer

Amber flag

1. The member hasn't shown an employment link or overseas residency
2. The member can't show an employment link or overseas residency
3. High-risk or unregulated investments are included in the scheme
4. The scheme charges are unclear or high
5. The scheme's investment structure is unclear, complex or unorthodox
6. Overseas investments are included in the scheme
7. A sharp, unusual rise in transfers involving the same scheme or adviser





Craig Cheyne, Managing Director

+44(0) 7399 712 329

craig@ipensionsgroup.com

General enquiries:

+44(0) 161 9722 840

advisersupport@ipensionsgroup.com

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