

Handover Document – Retirement Planning

CASE TYPE

PERSONAL/OCCUPATIONAL PENSION TO RA	<input type="checkbox"/>	SIPP RE-INVESTMENT	<input type="checkbox"/>
SIPP TO RA	<input type="checkbox"/>	SSAS RE-INVESTMENT	<input type="checkbox"/>
OTHER – PLEASE CONFIRM			<input type="checkbox"/>

EMPLOYER SCHEME DETAILS

IS THE CLIENT

EMPLOYED	<input type="checkbox"/>	SELF EMPLOYED	<input type="checkbox"/>	UNEMPLOYED	<input type="checkbox"/>
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NAME OF EMPLOYER

PLEASE PROVIDE DETAILS OF THE EMPLOYER SCHEME

PREFERRED CLIENT RETIREMENT AGE

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PLEASE CONFIRM CLIENTS ATTITUDE TO RISK	LOWER MEDIUM	MEDIUM	UPPER MEDIUM	HIGH
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PLEASE CONFIRM % OF INVESTMENT IN FUNDS/PORTFOLIOS. IF BESPOKE FUND SELECTION PLEASE INCLUDE IN THE OBJECTIVE & ADVICE SECTION BELOW.

FUND	%

REQUIRED DOCUMENTATION/PROCESS	CONFIRMATION YES - NO - NOT APPLICABLE
Do you hold the relevant product licence	<input type="text"/>
Has a signed Letter of Authority for each provider been provided	<input type="text"/>
Has the Ceding Scheme information been fully collated	<input type="text"/>
Has a Letter of Authority been provided for the Employers AE scheme	<input type="text"/>
Is State Pension Forecast (BR19) information included	<input type="text"/>

Please send all supporting documentation to:

The Paraplanning Partnership Ltd - 5 The Parade, Church Street, Armthorpe, Doncaster, DN3 3AG.

- Tel – 0345 548 5458
- Email – carl.miller@sipp.co.uk
- www.theparaplanningpartnership.co.uk
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CLIENTS OBJECTIVES/ADVICE

Please confirm the details of the client's objectives regarding this investment and please explain why they are unhappy with their current provider(s) and or advisor and the reasons for the transfer. Please provide as much detail as possible.

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We recommend you refer to the SJP Advice Framework when completing the CFR

HANDOVER INFORMATION – COMPLETE IN CFR	TICK TO CONFIRM
1 – REASON FOR MEETING - (Annual review, new client? Did the client wish to discuss anything specifically? Was any other area discussed but not recommended? If so, why?)	
2 – WHAT ARE THE CLIENTS OBJECTIVES AND WHY? – Planned Retirement Age and income required at Retirement Age. Consolidation – are all pensions being consolidated – if no, please state why not. What is it the client doesn't like about their current plans i.e. lack of advice? Are their circumstances likely to change in the short/medium term or are there any specific plans.	
3 – WHAT DISCUSSIONS TOOK PLACE REGARDING ATR AND CAPACITY FOR LOSS – What is the clients ATR – Is this lower or higher than their previous ATR. Capacity for loss – how much of the investment could the client stand to lose without having a significant impact on their standard of living. Ensure that CFR contains details of client's investable assets. Ensure rationale for variation between ATR and fund selection is provided. Discuss previous investment experience and knowledge.	
4 – DETAILS OF ALL EXISTING ARRANGEMENTS – ENSURE A LOA IS PROVIDED FOR EACH CEDING SCHEME AND AE SCHEME. Please provide as much information as possible for each policy and whether to be transferred. Completed State Pension Forecast (BR19)	
5 – YOUR RECOMMENDATION AND HOW THIS WILL ACHIEVE THE CLIENT'S OBJECTIVES. Relate contribution levels and product specifics to the client's circumstances. If applicable, what is it about St James's Place service that the client likes. If the recommendation includes a regular premium, please confirm how the contributions are affordable over the term of the plan. Include details of the client's emergency fund.	
6 – WHAT ALTERNATIVES HAVE BEEN CONSIDERED AND WHY WERE THEY DISCOUNTED – Fund switch/Transfer to Employers Scheme/Additional Contributions to Existing Plans/Additional Contribution to Employers Scheme/Transfer to Stakeholder. Please provide robust rationale.	
7 – IS THE CLIENT AT RISK OF EXCEEDING THE LIFETIME ALLOWANCE – Record details of the discussions with the client.	
8 – IS THE CLIENT'S EMPLOYER SPONSORED SCHEME A FINAL SALARY – If yes, details will need to be discussed with BA/Paraplanner before case can be started.	
9 – PROVIDE DETAILS OF ANY EMPLOYER SCHEME (ESS) CURRENTLY AVAILABLE OR THAT WILL BE AVAILABLE IN THE NEXT 12 MONTHS	
10 – CONFIRM ASSEST PRESERVATION TRUST HAS BEEN RECOMMENDED – Confirm details of beneficiaries/trustees. If declined by the client, SL will need to detail positive recommendation with the clients reason for declining.	