

The logo consists of a red square with the company name in white text. To the right of the text are three white, curved, parallel lines that sweep from the bottom towards the top right corner.

**Wragge
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Transfer value changes – legal issues for Trustees

Jane Kola - Partner

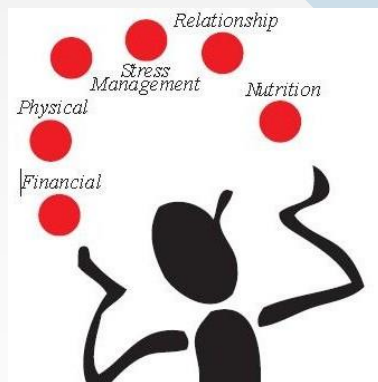
30 April 2015

Just a few of the key issues!



Statutory
and non
statutory
transfers

Partial
Transfers –
The New
Black!

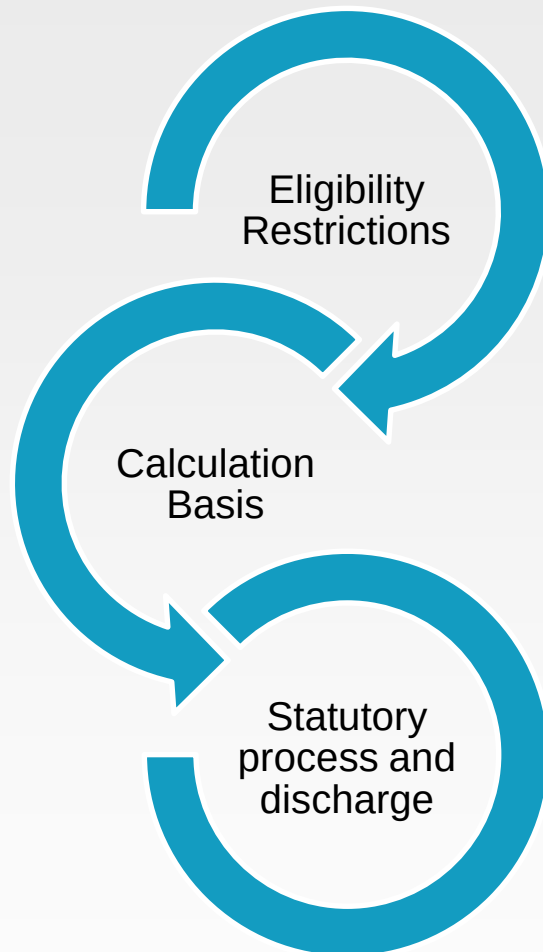


Getting the
Go Ahead
- Financial
Advice

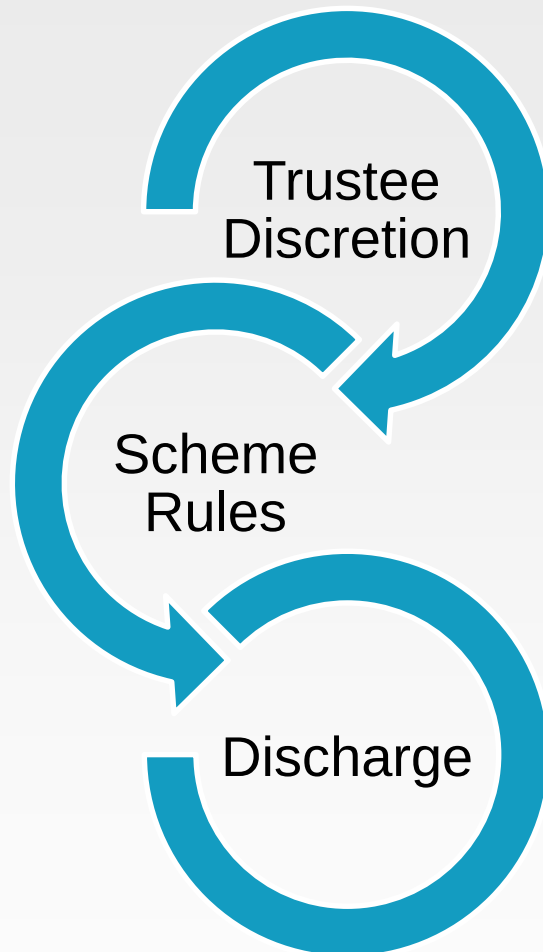
Talking to
the
Members



Statutory Transfers

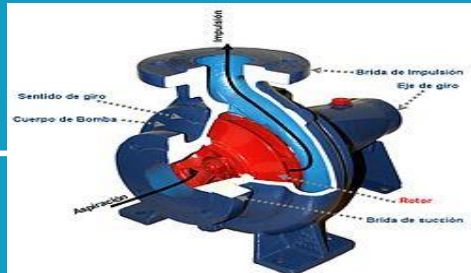


Non-statutory transfers



Partial Transfers – the new black!

Permitted since
2006 – increasingly
attractive



New statutory option
too

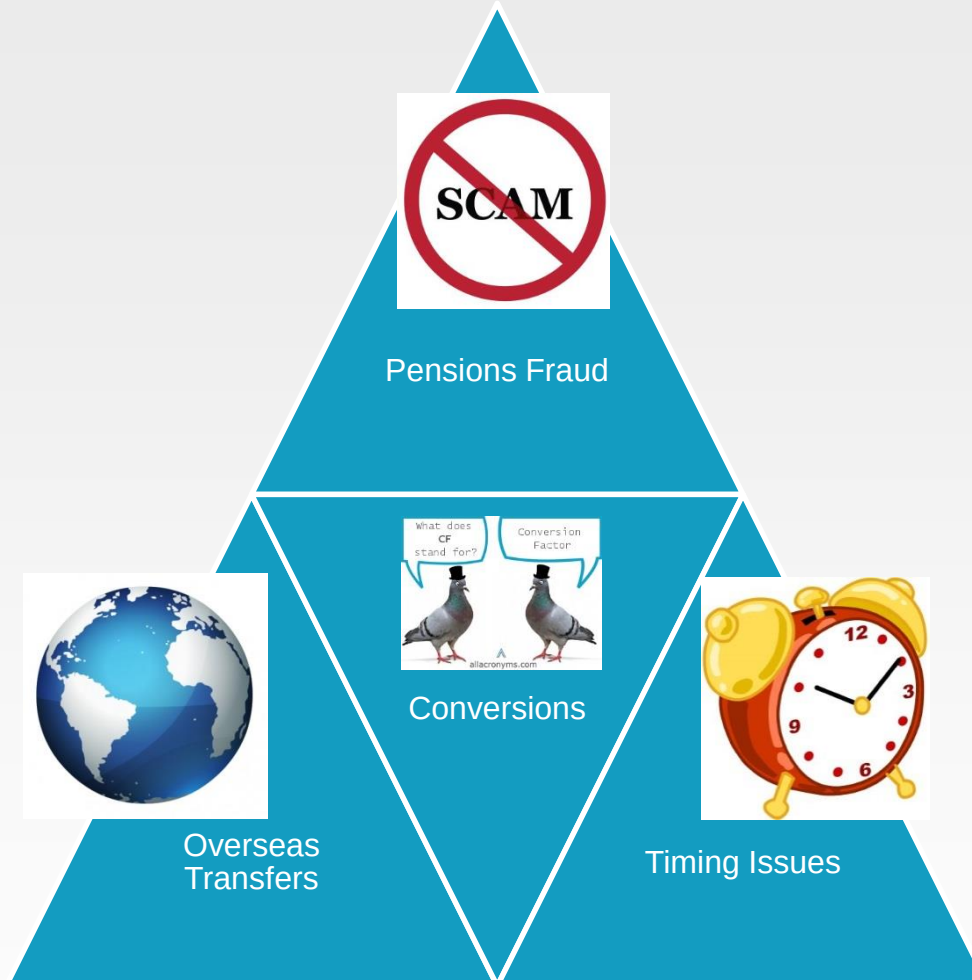
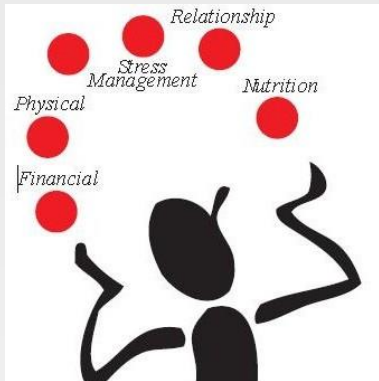
Partial
Transfers



But it's difficult –
contracted-out
benefits!

Is the scheme
discharged?

Getting the Go Ahead - Financial Advice



Talking to the Members



Temptations -
Inducement Exercises



Retirement Packs

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