

FROM



(WED) MAY 6 2009 12:11/ST. 11:47/No. 7605998523 P 1

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Pages

6 May 2009

AEGON Scottish Equitable
Edinburgh Park
Edinburgh EH12 9SE
United Kingdom

Our ref: CBA/Hyland
Your ref: IST/XL+/CD/4429616

Dear Sir/Madam,

Mr Paul Hyland- Pension Fund Transfer - Scheme Number 74916 - Policy Number 4429616

Following our previous correspondence, I am now requesting the transfer of the above member's benefits.

I can confirm that the receiving scheme has been granted QROPS status and enclose the letter from HMRC. This status remains current. Should you require confirmation of this, please refer to the following website:
www.hmrc.gov.uk/pensionschemes/qrops-list.htm.

With regard to any Protected Rights transfer, the receiving scheme is fully compliant with Statutory Instrument 1996/1461 setting out the requirements when Protected Rights are to be transferred out of the United Kingdom. These are also embodied in the enclosed copy Transfer of Assets form.

Your own discharge paperwork is also attached.

We now await payment by Telegraphic Transfer, payable to the trustees of the receiving scheme in accordance with HMRC regulations, as follows:

Bank: Commonwealth Bank of Australia
SWIFT Code: CTBAU2S
BSB: 083-120
Account No: 10265136
Account Name: Avanteos Investments Ltd ACF Symetry Personal Retirement Fund Foreign Currency
Narration: PTD/CBA/P Hyland
Charges: Beneficiary

Please proceed with the transfer from the fax copy as I can confirm that the originals are in the mail to you tonight.

It is crucial that you notify us once payment has been made so that we can inform Commonwealth Bank.

Yours sincerely,

Julie Smith

Pension Fund Analyst

EMAIL: Julie.smith@agoodmove.com.au



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TRANSFER INSTRUCTION

DECLARATION (TO BE COMPLETED BY THE MEMBER)

Name: Paul Hyland

Date of birth: 16/12/1962

Policy number: 4429616 - Steve - 74916

Country of residence: USA

I hereby request Scottish Equitable to make a transfer payment to the overseas pension scheme named below. This scheme is capable and willing to accept the transfer payment. The transfer will be made directly to the scheme administrators/trustees (or equivalent) of the overseas scheme.

Receiving QROPS scheme name: Symmetry PRF

The transfer is to proceed on the following basis:

NPR only ☐ PRP only ☐ Both ☒

Where protected rights are included in the transfer payment, I confirm that:

1. I have emigrated on a permanent basis to the above country of residence and do not intend to return to the United Kingdom to work or retire.
2. If the receiving scheme is an occupational scheme, I am in employment applicable to that scheme

In addition:

1. The receiving scheme is a Qualifying Recognised Overseas Pension Scheme (QROPS).
2. I have received from the overseas scheme a statement showing the benefits to be awarded for the transfer payment and any conditions on which these could be forfeited or withheld.

Policy number(s): 04429616

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3. I am fully aware that the overseas scheme may not be regulated by United Kingdom law and consequently there may be no obligation under the law on the overseas scheme or it's administrators to provide any particular value or benefit in return from the transfer.

Member's signature

Date

Pitya
.....
30/4/09
.....

Policy number(s): 04429616



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Benefits to be taken declaration

Under HM Revenue & Customs (Revenue) (HMRC) rules, there are special tax charges for people with large pension pots. If your total funds from all your pensions are less than what is called the **lifetime allowance**, you won't have to pay this special tax charge. For the 2008/2009 tax year the **lifetime allowance** is £1,650,000. Some people have a higher **lifetime allowance** called the **personal lifetime allowance**. Your financial adviser will be able to tell you if you have this. By completing this declaration you are confirming that you will not be subject to the special tax. All terms shown in **bold** are covered in the glossary of terms.

- (a) I declare that the retirement value shown on the quote, when added to the total value of all my pension **benefits*** that have or will crystallise under any and all registered pension schemes before the benefits on this quote crystallise, when taken with any pension or income withdrawal in payment on 5 April 2006, is less than the **standard lifetime allowance** or my **personal lifetime allowance**. If that is not the case, I will inform the Scheme Administrator immediately in writing.
- (b) I understand that you will rely on the declaration I have given in (a) above.
- (c) I agree that if, for any reason, all or part of the retirement value shown on this quote is more than **standard lifetime allowance** or my **personal lifetime allowance** and this results in the Scheme Administrator being liable for a **lifetime allowance charge** (or an increase in the **lifetime allowance charge**) and penalties and/or interest to HMRC, that I will indemnify the Scheme Administrator for, and be liable to pay to the Scheme Administrator, a sum equal to the amount of that **lifetime allowance charge** (or any increase in the **lifetime allowance charge**) and any penalties and interest charged by HMRC and any **interest** charged by the Scheme Administrator.
- (d) I declare that I or any person acting on my behalf will not use any of the tax-free lump sum that I receive from the scheme in a way that would breach the recycling rule**. However, I understand and agree that in the event of any arrangement or action by me, or any other person, which constitutes or results in such a breach and consequently the Scheme Administrator becoming liable for a scheme sanction charge and penalties and/or interest to HMRC, that I will indemnify the Scheme Administrator for and be liable to pay to the Scheme Administrator a sum equal to the amount of that scheme sanction charge, any penalties and interest charged by HMRC and any **interest** charged by the Scheme Administrator.

Date

(DD/MM/YYYY) 30/4/09

Signature of member

Policy number(s)

04429616

*a full list of what these are, is given under 'Benefit crystallisation event' in the lifetime allowance section of the glossary of terms.

** The Finance Act 2004 includes a rule (known as the recycling rule) to prevent people using all or part of a lump sum as a direct or indirect way of paying significantly greater pension contributions. You can find out more about this in the relevant Revenue guidance note, available on its website at <http://www.hmrc.gov.uk/manuals/rpsmmanual>, or from your financial adviser

Policy number(s): 04429616

FROM



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TRANSFER INSTRUCTION

(THIS SECTION SHOULD BE COMPLETED BY THE TRUSTEES OF THE TRANSFERRING SCHEME)

Scheme name:	Alexander Chapel Associates Ltd	SSAS
Scheme number:	74916	
Member:	Paul Hyland	
Policy number:	4429616	

We consent to the transfer of the above named member to a Qualified Recognised Overseas Pension Scheme.

Receiving scheme:

Symetry PRF

Signatures of Trustees:

Date:

30/4/09

Policy number(s): 04429616

FROM



(RED) MAY 0 2008 12:12/ST. 11:47/No. 7605998523 P 8

Edinburgh Park, Edinburgh EH12 9SE
www.aegon.co.uk

ALEXANDER
CHAPEL
PLACING PEOPLE FIRST

Aegon Scottish Equitable
Edinburgh Park
Edinburgh
EH12 9SE

24th October 2008

Dear Sir/Madam

Letter of Authority

Please accept this letter as our authority for you to release information concerning our SSAS pension Scheme No: 74916 to Pension Transfers Direct who are working on behalf of their client and co trustee of the scheme, Mr Paul Hyland.

Yours Faithfully

Stuart Travis

Mark Doherty

Jonathan Mark Church

Jeremy Linscott

ALEXANDER CHAPEL

6 BERKELEY SQUARE, CLIFTON, BRISTOL BS8 1HG
0117 905 9993 BRISTOL @ ALEXANDERCHAPEL.CO.UK

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LTA BRITISH TENNIS



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OVERSEAS SCHEME DETAILS

(THIS SECTION SHOULD BE COMPLETED BY AN AUTHORISED OFFICIAL OF THE RECEIVING PENSION SCHEME)

Name of member:

Paul Hyland

Name and address of pension scheme:

Symetry Personal Retirement Fund

C/O PO Box 528

WEST PERTH

WESTERN AUSTRALIA

6872

Contact name:

N HART

QROPS reference number:

QROPS 500102

Transfer cheque payable to:

Symetry PRF - P Hyland

Please note that under UK legislation the transfer cheque must be sent direct to the new insurer/scheme and cannot be sent via a third party.

(a) We confirm that our scheme is a Qualifying Recognised Overseas Pension Scheme and have provided a copy of our letter of acceptance from HM Revenue & Customs (HMRC).

(b) We confirm that our scheme is capable of accepting the transfer.

(c) We confirm that we are willing to accept the proposed transfer (and further payments made to AEGON Scottish Equitable by HMRC for any contracted-out policy) and that the scheme/policy rules permit their application.

The transfer is to proceed on the following basis:

Non-protected rights only

☐

Protected rights only

☐

Both

☒

Authorised Official

Date

1/4/09

Name of signatory

A K-KIDS

Date

Policy number(s): 04429616


**Audit & Pension
Schemes Services**

Yorke House
Castle Meadow Road
Nottingham
NG2 1BG

Avanteos Investments Limited

Tel 0115 974 1600
Monday to Friday 9.00 to 17.00

Fax 0115 974 1480

Date 6 July 2006
Our Ref QROPS500102
Your Ref

www.hmrc.gov.uk

Dear Sirs

Pension Scheme Name: Symetry Personal Retirement Fund

Thank you for your notification that the pension scheme above is a recognised overseas pension scheme and for your undertakings.

I am pleased to accept that the scheme is a qualifying recognised overseas pension scheme for UK purposes with effect from 6 July 2006. You must notify Audit & Pension Schemes Services immediately if the scheme ceases to be a recognised overseas pension scheme.

The reference number for the scheme is QROPS500102. Please quote this number in any correspondence with HM Revenue and Customs.

The above scheme's name and the name of the country or territory in which it is established will be entered on the list of accepted QROPS on the HMRC Website. Please notify this Office by 4 August 2006 if you do not wish the scheme to be included on this list.

Yours faithfully

Mrs L Lappin
Direct Line (+44) 0115 974 1762

Information is available in large print, audio tape and Braille formats.
Type Talk service prefix number – 18001

Deputy Director: Jayne Banner



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