

Ann Bennett
137 Hodge Clough Road
Oldham
Lancashire
OL1 4PX

Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH

10/03/2020

Dear Sirs;

Name: Mrs Ann Bennett
National Insurance Number: NS383788B
Date of Birth: 14th September 1969
Policy: K254758000

Please find enclosed an application to transfer my benefits to the Bennett Pension Scheme.

I also enclose the following items as per your requirements:

1. Evidence of employment
2. Letter from HMRC confirming scheme registration and the PSTR number.
3. Trust Deed and Rules.

The scheme holds a virtual bank account in the name of Bennett Pension Scheme with Allied Irish Bank. The name of the main / parent account is Registered Scheme Administrator Limited. Registered Scheme Administrator Limited were appointed to provide the bank account facility for the scheme and will provide the required documents to you directly.

Should you require anything further to be able to conclude this transfer, please advise me accordingly.

Thank you in advance of your assistance.

Yours faithfully



Ann Bennett

Enc.

Standard Life

Transfer Out Application

Use this form to fully transfer your benefits in cash from a Standard Life pension scheme to another UK registered pension scheme.

Guidance notes for filling in this form

References to 'Standard Life' mean Standard Life Assurance Limited or Standard Life Master Trust Co Ltd. Parts 1, 2 and 4 of the form should be completed by you as the Planholder, and Part 3 by the Trustee/Scheme Administrator of the receiving pension scheme (Receiving Scheme). You should check the details completed by the Receiving Scheme before signing and dating the form at the end.

Standard Life will not be able to proceed with your transfer request unless this form is completed fully. Complete one form for each Standard Life plan that you wish to transfer.

UK tax laws mean that tax is charged on 'unauthorised payments' that are made from UK registered pension schemes. The Pensions Advisory Service (TPAS) can help to explain the potential tax consequences for you of an unauthorised payment.

Where the value of your pension fund is greater than £30,000 and contains safeguarded benefits, legislation requires you to take advice from an independent financial adviser. Safeguarded benefits are defined as a benefit that has a promise, such as a guaranteed annuity rate or level of pension income, but does not include guaranteed investment returns such as those from with profits.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

Along with this form, you should also provide the following if you are intending to transfer to an occupational pension scheme or a Small Self-Administered Scheme:

- Evidence you are in receipt of earnings. If you are employed, please provide copies of your last 3 months' payslips and a copy of your latest P60. If you are self-employed, please provide a letter from a certified accountant evidencing your last 3 months' income (excluding dividends as these do not constitute taxable earnings) and a copy of your latest tax return. This is needed to help us establish whether you have a statutory right to a Cash Equivalent Transfer Value.
- A copy of correspondence from HMRC confirming the Receiving Scheme's Pension Scheme Tax Reference (PSTR) number. The Receiving Scheme Trustee/Scheme Administrator will be able to provide you with this.
- The Scheme's Trust Deed and Rules from inception of the Scheme to date, and any other Deeds e.g. Deed of Participation (workplace), Appointment and Retirement of Trustees.
- A letter from the bank providing the Pension Schemes Trustee/Administrators Account. This letter must be, on letter headed paper, confirming the full name of the account, the account sort code, the account number, the date the account was established, and the names of the accounts authorised signatories.

Upon receipt of the complete requirements we will assess your request with a view to completing the transfer. However, we do reserve the right to ask for additional information where it is deemed necessary.

GEN2724 0719

Is any of your plan invested in with profits?

These investments may include potentially valuable guarantees. With profits guarantees give you some protection if investment returns are poor. Please check your last statement for details of any guarantees. If you're unsure of anything or need more information, please call us. You should also consider paying for financial advice, as the impact of giving up a with profits investment depends upon your personal circumstances.

You can find out more about with profits at www.standardlife.co.uk/withprofits

Please return the completed form to Standard Life:

**Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH**

Why ask these questions? Because we want to help you protect your savings. If you have been cold-called about a transfer opportunity or you are investing in high risk, unregulated investments, it could mean that your pension savings are at risk or you are being scammed.

Pension Scams

Your pension savings are in safe hands with us but pension scams are on the increase.

We are working hard to help our customers avoid these scams. Thousands of people have lost their retirement savings after falling for a pension scam. Don't be next.

If you are considering transferring your pension savings into a new scheme, consider these questions:

- Have you been motivated by a cold-call, online advert or text out of the blue, offering a 'free pension review'?
- Is the new scheme a Small Self-Administered Scheme?
- Will your pension pot be investing in unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels or businesses you don't know much about?
- Does your new arrangement require you to set up a company?
- Have you been promised guaranteed returns or a cash incentive to transfer?
- Have you been told you can access any part of your pension before age 55, other than on the grounds of ill-health?

If the answer to any of these questions is **yes**, then there's a chance your money could be at risk. To know what to look out for or what to do if you think you're being targeted – go to the Pensions Regulator's website www.pension-scams.com

Part 1 – Your details

You should complete this part.

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev) Mrs Surname Bennett

First name(s) (in full) Ann

Date of birth (DD/MM/YYYY) 14 Sep 1969 National Insurance Number NS383788B

Standard Life plan number K254758000

Your address 137 Hodge Clough Road, Oldham, Lancashire,

Country United Kingdom Postcode OL1 4PX

Your contact number 07855845714

Your email address chezbennett@btinternet.com @

You should complete this part, but your Receiving Scheme Trustee or Scheme Administrator may need to provide you with the information required

Part 2 – Receiving Scheme details

Type of Receiving Scheme: Occupational Pension Scheme ☐ Personal Pension Scheme ☐ Small Self-Administered Scheme ☒

Name of Receiving Scheme Bennett Pension Scheme

HMRC Pension Scheme Tax Reference number 20001696RA

Name of Receiving Scheme Administrator Ivan Bennett

Telephone no. for Receiving Scheme Administrator 07966 014926

Contact name at Receiving Scheme Administrator Ivan Bennett

Address of Receiving Scheme Administrator 137 Hodge Clough Road, Oldham, Lancashire

Postcode OL1 4PX

Name(s) of Receiving Scheme Trustees (if applicable) Ann Bennett and Ivan Bennett

Have you taken regulated advice about this transfer request? Yes ☐ No ☒

If Yes, please provide the following details:

Name of company providing you with financial advice

Name of financial adviser

Contact number

Why ask these questions?
Because, pension scammers may pose as financial advisers.

We always recommend that you take financial advice about your transfer options from a financial adviser authorised and regulated by the UK Financial Conduct Authority to give pensions transfers related advice.

If you take advice from someone who is not authorised and regulated by the UK Financial Conduct Authority, you may not be covered by the protections of the Financial Ombudsman Service or the Financial Services Compensation Scheme if things go wrong in relation to the advice given. You should also be aware that if you take advice from a non-UK based adviser, you may not be covered by any similar protections in the country you live, or where the advice has been given from, at all.

If you should have any queries about this, speak to your adviser or contact the UK Financial Conduct Authority.

If you are receiving advice from a financial adviser, you should remember that the adviser is acting on your behalf not only in giving advice, but also regarding the completion of this form.

FCA Reference
Number

How did you find out about this transfer opportunity?

If your adviser is not regulated by the FCA,
which body is it regulated by?

Do you know where your pension savings will be invested under the new scheme? Yes ☒ No ☐

If Yes, please provide details Commercial property

Why ask this question?
Because, unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels etc., are generally considered high risk investments and many have been linked to pension scamming activity.

Part 3 – Receiving Scheme Declarations

The Trustee(s)/Scheme Administrator* of the Receiving Scheme:

- confirms that the Receiving Scheme is a UK registered pension scheme and will accept and is capable of accepting the transfer value to be transferred from the transferring plan;
- confirms that the Receiving Scheme is not under review by HMRC;
- confirms that, when required under the data protection law, the Trustees of the Receiving Scheme are registered with the Information Commissioner's Office as data controllers.
- undertakes to provide the Planholder with a copy of the correspondence from HMRC confirming the Receiving Scheme's PSTR number as evidence that the Receiving Scheme is registered with HMRC;

The Receiving Scheme Trustee/Scheme Administrator should complete this part.

Go to the Information Commissioners Office website <https://ico.org.uk/> for further information on 'Registration by pension scheme trustees' requirements.

Where the Receiving Scheme is an occupational pension scheme:

- confirms that the Receiving Scheme is an Occupational Pension Scheme as defined under s1(1) of the Pension Schemes Act 1993 (c.48).

Where the Receiving Scheme is a personal pension scheme:

- confirms that the Receiving Scheme is FCA regulated.

This part 3 is signed for and on behalf of the Trustee(s)/Scheme Administrator* of the Receiving Scheme as follows:

Signature



Date
(DD/MM/YYYY)

12/03/2020

Position of
Authorised
Signatory

Scheme Trustee and Registered Scheme Administrator

Printed Name
of Authorised
Signatory

Ivan Bennett

Contact phone
number

07966 014926

*Delete as appropriate



Signature

Receiving Scheme Payment Details

Bank Name/
Address

Allied Irish Bank (GB)
Manchester Business Centre
Vantage Point, Hardman Street
Spinningfields, Manchester

Postcode M3 3PL

Receiving

Scheme Account Name Registered Scheme Administrator Limited

Receiving Scheme

Bank Account Number 04919088

Sort Code 23-83-96

Receiving Scheme Reference Bennett Pension Scheme

Part 4 – Your Declarations

I hereby confirm that –

- a. I have requested the transfer.
- b. I have had the opportunity to read and fully consider this document setting out the arrangements to be made between Standard Life and the Trustees/Scheme Administrator of the Receiving Scheme.
- c. I am aware of the benefits that will be awarded in respect of the transfer value in the Receiving Scheme.
- d. I am aware that the amount of the transfer value is **not guaranteed and may fluctuate** and that the exact transfer value will not be known until the transfer date. The amount of the transfer value will represent the value of my entire interest, and my dependants' interest, in the Standard Life plan that is being transferred to the Receiving Scheme.
- e. I am aware of the details set out in this document and hereby consent to the transfer of the transfer value to the Receiving Scheme.
- f. In consideration of the arrangement made for the provision of additional benefits for me and my dependants under the Receiving Scheme, once the transfer value has been paid to the Receiving Scheme's Trustees/Scheme Administrator, my Standard Life plan will end, and I hereby discharge Standard Life of all claims, which I, and my dependants, have or may have to the benefits under the Transferring Scheme in respect of the transfer value.
- g. I am aware that in some circumstances a transfer of benefits might not be a recognised transfer under the relevant tax rules and may be treated as an unauthorised payment by HMRC giving rise to a liability to pay tax.
- h. If HMRC require Standard Life to pay tax on the transfer value because the Receiving Scheme does not comply with HMRC's requirements, I undertake to refund Standard Life the tax due by them.
- i. I am aware of the risks associated with pension scams and I hold Standard Life harmless from and against all costs, losses or expenses resulting from my decision to proceed with my transfer request, unless such an event has arisen as a result of any fraud, negligence or wrongful act by Standard Life.
- j. I confirm that any information provided about me by the Receiving Scheme or my advisers has been verified by me as factual and correct and that Standard Life is in no way responsible for any quotation or any literature issued by the Receiving Scheme or my advisers.

To the best of my knowledge and belief the information given in this form is correct and complete.

Planholder's
signature



Date
(DD/MM/YYYY)

12/03/2020



You should check the details completed by the Receiving Scheme before signing and dating the form.

Please return the completed form to Standard Life:

Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH



Signature

Trustee Resolution

Scheme Name: Bennett Pension Scheme

Date: 08 July 2019

Background

The Trustees wish to appoint bankers to the BENNETT PENSION SCHME following their appointment as Trustees.

Resolution

1. The Trustees appoint AIB Group (UK) plc, a bank registered in the UK and regulated by the Financial Conduct Authority and the Prudential Regulation Authority to provide banking services to the Scheme.
2. The Trustees delegate the opening and management of the account to Registered Scheme Administrator Limited, whose registered address is at Suite 4, 1st Floor, 48 Chorley New Road, Bolton, United Kingdom, BL1 4AP.
3. The Trustees have read and agreed to the terms of business of AIB Group (UK) plc.
4. The Trustees authorise that the current signatories to any transaction payments from AIB shall be:

Any one of the following signatories plus an authorised signatory of Registered Scheme Administrator Ltd.

Signature: _____



Ivan Bennett

Signature: _____



Ann Bennett

P60 End of Year Certificate

Employee's Details

Tax year to 5 April 2019

This is a printed copy of an eP60

To the employee:

Please keep this certificate in a safe place as you will need it if you have to fill in a tax return. You also need it to make a claim for tax credits or to renew your claim.

It also helps you check that your employer is using the correct National Insurance number and deducting the right rate of National Insurance contributions.

By law you are required to tell HM Revenue and Customs about any income that is not fully taxed, even if you are not sent a tax return.

HM Revenue and Customs

The figures marked * should be used for your tax return, if you get one

Surname	BENNETT
Forenames or initials	ANN
National Insurance Number	NS383788B
Works/payroll number	1

Pay and Income Tax details

	Pay	Tax deducted
	£ p	£ p
In previous employment(s)	13410.90	1827.00
In this employment	* 200.00	R 428.80
Total for year	13610.90	1398.20
Final tax code	661L	

if refund mark 'R'

National Insurance contributions in this employment

NIC table letter	Earnings at the Lower Earnings Limit (LEL) (where earnings are equal to or exceed the LEL)	Earnings above the LEL, up to and including the Primary Threshold (PT)	Earnings above the PT, up to and including the Upper Earnings Limit (UEL)	Employee's contributions due on all earnings above the PT
	£	£	£	£ p
X	0	0	0	0.00

Statutory payments

included in the pay 'In this employment' figure above

Statutory Maternity Pay	£ p	Statutory Paternity Pay	£ p	Statutory Shared Parental Pay	£ p
	0.00		0.00		0.00
Statutory Adoption Pay	£ p				
	0.00				

Other details

Student Loan Deductions in this employment (whole £s only)	£
	0

To employee

137 HODGE CLOUGH ROAD
MOORSIDE
OLDHAM

OL4 4PX

Your employer's full name and address (including postcode)

JACKMUS LTD
C/O ANDON FRERES
CAVENDISH HOUSE
ST ANDREWS COURT
LEEDS

LS3 1JY

Employer
PAYE reference

475/VB92325

Certificate by Employer/Paying Office:

This form shows your total pay for Income Tax purposes in this employment for the year.

Any overtime, bonus, commission etc, Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay, Statutory Shared Parental Pay or Statutory Adoption Pay is included.

Ref.	Employee Name	Process Date	N.I. Number
1	ANN BENNETT	31-12-2019	NS383788B

Payments	Units	Rate	Amount	Deductions	Amount
Salary	1.00	719.00	719.00	PAYE Tax	316.70
				National Insurance	0.00
Holidays Taken: 0.00 Remaining: 0.00					

JACKMUS LTD

Tax Period: 9
Tax Code: 411L
Department:
Payment Method: BACS
Payment Period: Monthly

This Period

Total Gross Pay 719.00
Gross for Tax 719.00
Tax Paid 316.70
Earnings for NI 6471.00
National Insurance 0.00
Pension (Inc AVC & APC) 0.00
Employer NI 0.00
Employer Pension (Inc APC) 0.00

Year To date

Total Gross Pay TD 6471.00
Gross for Tax TD 6471.00
Tax Paid TD 676.20
Earnings for NI TD 12223.00
National Insurance TD 0.00
Pension TD (Inc AVC) 0.00
Employer NI TD 0.00
Employer Pension TD 0.00
Employee APC TD 0.00
Employer APC TD 0.00

Net Pay

402.30

Ref.	Employee Name	Process Date	N.I. Number
1	ANN BENNETT	30-11-2019	NS383788B

Payments	Units	Rate	Amount	Deductions	Amount
Salary	1.00	719.00	719.00	PAYE Tax	359.50
				National Insurance	0.00
Holidays Taken: 0.00 Remaining: 0.00					

JACKMUS LTD

Tax Period: 8
Tax Code: 411L
Department:
Payment Method: BACS
Payment Period: Monthly

This Period

Total Gross Pay	719.00
Gross for Tax	719.00
Tax Paid	359.50
Earnings for NI	0.00
National Insurance	0.00
Pension (Inc AVC & APC)	0.00
Employer NI	0.00
Employer Pension (Inc APC)	0.00

Year To date

Total Gross Pay TD	5752.00
Gross for Tax TD	5752.00
Tax Paid TD	359.50
Earnings for NI TD	5033.00
National Insurance TD	0.00
Pension TD (Inc AVC)	0.00
Employer NI TD	0.00
Employer Pension TD	0.00
Employee APC TD	0.00
Employer APC TD	0.00

Net Pay 359.50

12122 Mrs A.Bennett

NI Letter & No: A NS383788B

Tax Code: 1250L

Pay By: Bacs

Date: 31/01/2020

Kip McGrath - Oldham

Period: 10

DESCRIPTION	RATE	UNITS DUE	AMOUNT (£)	THIS YEAR (£)
Teaching	641.57	1.00 Sessions	641.57	641.57
Holiday Pay			77.43	77.43
Ers NIC TP: 0.00	Ers Pension TP: 0.00			
Ers NIC YTD: 0.00	Ers Pension YTD: 0.00	TOTAL>>>	719.00	
Tax			-676.20	0.00
Total taxable pay to date: 7,190.00			-676.20	
Tax District:	Tax Reference: 475/VB92325	NET PAY>>>	1,395.20	

12122 Mrs A.Bennett			Kip McGrath - Oldham	
NI Letter & No: A NS383788B		Tax Code: 411L	Pay By: Bacs	Date: 29/02/2020
			Period: 11	
DESCRIPTION	RATE	UNITS DUE	AMOUNT (£)	THIS YEAR (£)
Teaching	641.57	1.00 Sessions	641.57	1,283.14
Holiday Pay			77.43	154.86
Ers NIC TP: 0.00	Ers Pension TP: 0.00			
Ers NIC YTD: 0.00	Ers Pension YTD: 0.00	TOTAL>>>	719.00	
Tax			359.50	359.50
Total taxable pay to date: 7,909.00			359.50	
Tax District:	Tax Reference: 475/VB92325	NET PAY>>>	359.50	