

Miss C Hamlett-Ledger
Chestnut Cottage
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Long Whatton
LOUGHBOROUGH
Leicestershire
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Administration Centre
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CM99 2XA

T. 0800 027 1031
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17 November 2023

Dear Miss Hamlett-Ledger

Retirement Account RA24186587

Thank you for your recent enquiry.

Your current unit value is £32,245.99 and the transfer value is £31,601.07.

Please be aware valuations are not guaranteed as unit prices vary daily. The actual sum payable will be based on unit prices on the day after receipt of all required documentation.

For the transfer to proceed, please complete the enclosed Request to Transfer Form and Advice, Guidance or Opt Out Form and return to us. The Transfer Value Information Form should be completed by the scheme administrators who will receive the transfer payment.

As a pension provider we have a duty to look for signs of a pension scam when any transfer is requested.

Falling foul of a scam could mean you lose some or all of your pension savings. Please see www.pension-scams.com or www.fca.org.uk/scamsmart for more information.

So that we can help prevent you from becoming the victim of a pension scam, we may need to ask you for further information once we have your claim form.

Please note that any tax free cash protection will be lost on transfer, unless this is part of a block transfer, or Primary/Enhanced Protection applies. Similarly, any protected retirement age* will be lost unless the transfer is part of a block transfer.

(* a protected retirement age broadly applies if, before 6 April 2006, you could retire before age 50).

We strongly recommend you seek advice before deciding to transfer your retirement benefits, as the decisions you make may have tax consequences or affect the income you receive in later years. Your St. James's Place Partner can talk you through the full range of options available to you.



To help us improve our level of service, telephone calls handled by our Administration Centre may be recorded to help identify training issues and needs. St. James's Place UK plc (SJPUK) and St. James's Place Investment Administration Limited (SJPIA) are members of the St. James's Place Wealth Management Group. SJPUK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. SJPIA is authorised and regulated by the Financial Conduct Authority. SJPUK and SJPIA Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom. Registered in England with number 2628062 for SJPUK and 08764231 for SJPIA.



Everyone can get free pensions guidance from the government backed Pension Wise service to help make an informed decision about what to do with your pension savings. It includes an explanation of the options available to you and is delivered at an appointment with an independent pensions specialist.

You can book a Pension Wise appointment online at www.moneyhelper.org.uk/PensionWise or by calling Pension Wise on 0800 138 3944. If you have not already arranged an appointment with Pension Wise and would like help booking, please contact us on 0800 027 1031 and we can book an appointment for you.

If you have already taken advice or guidance about your pension, you may still benefit from doing so again if your personal circumstances, or the value of your pension savings have changed.

If you do not want Pension Wise guidance, you can choose to opt out, but will need to tell us.

Should you decide to proceed with the transfer we will be sorry, but will process your transfer promptly for you. If you would like to discuss any aspect of the process, or to discuss your objectives further please contact your St. James's Place Partner Jon Pittey or the Administration Centre on 0800 027 1031 and we will be happy to help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Jared Whitehouse'.

Jared Whitehouse
Client Services Director



**St. James's Place
Request to Transfer**

To St. James's Place

I, Miss Claire Hamlett-Ledger, request you to pay the sum shown in the schedule below representing the whole sum due on the Account mentioned therein by a crossed cheque payable as indicated below. I understand any tax free cash protection from pre 6 April 2006 rights will be lost on transfer, unless this is part of a block transfer, or Primary / Enhanced Protection applies.

Account Number

Total Sum Payable

RA24186587

£31,601.07

Receiving Scheme :

Payee*/**

*For insured or partially insured schemes, the payment must be payable to the Insurer

**For non – insured schemes, payment must be made payable to the
Trustees of the Company Name Retirement Benefits Scheme

Address of Payee

.....

.....

.....

DECLARATION – TO BE COMPLETED IN ALL CASES

Please pay the full proceeds of the above Account in accordance with the instructions above. Settlement in terms of the instruction given will be full discharge of St. James's Place's liability for the benefits as described in this form.

Signed Date
(Miss Claire Hamlett-Ledger)

The value indicated is based on unit prices on 16 November 2023. The actual value will be based on prices on the date following receipt of all the required documentation (claim form and Transfer Value Information Form) fully completed at the St. James's Place Administration Centre.



St. James's Place Retirement Options Form

CLIENT NAME: Miss Claire Hamlett-Ledger

ACCOUNT NUMBER: RA24186587

PLEASE COMPLETE IN BLOCK CAPITALS AND BLACK INK

Advice, Guidance or Opt out

Please tick at least one option. If you have received both advice and guidance, please tick both

☐

I confirm that I am seeking advice from a St. James's Place Partner who is helping me with my retirement options.

☐

I confirm that I have taken guidance from Pension Wise on my retirement options.

OR

☐

I confirm that I want to opt out from receiving guidance from Pension Wise on my retirement options



Receiving Scheme/Policy Declaration
Transfer Value Information Form

Please tick one

Pension transfer	<input type="checkbox"/>	To be completed by the receiving scheme trustees/administrator
Open market option	<input type="checkbox"/>	To be completed by the annuity provider
Name of transferring scheme/arrangement:		
Policy/Reference Number:		
Member's Name:		
National Insurance Number:		
Member's date of birth:		

Please tick one:

The transferring scheme is:	A UK Registered Pension Scheme	<input type="checkbox"/>
	or	
	A non UK scheme	<input type="checkbox"/>
Name of receiving scheme and provider:		
Address:		
Reference (to be used on correspondence):		
HMRC ref number:		
Date of scheme registration:		
If the Scheme has been registered within the last 24 months a copy of your HMRC approval letter must be provided		
Account Name:		
Account Number:		
Sort Code:		
Reference to be included with payment:		

Pension Transfer (Please do not complete for Open Market Option)

Please tick one

1. We undertake that the receiving scheme is:

A. Registered Defined Benefit Occupational Pension Scheme	<input type="checkbox"/>
B. Registered Defined Contribution Occupational Pension Scheme	<input type="checkbox"/>
C. Individual Personal Pension Scheme	<input type="checkbox"/>
D. Qualifying Recognised Overseas Pension Scheme (QROPS)	<input type="checkbox"/>
D.(i) country under the law of which the scheme is established and regulated:	



Open Market Option

We confirm that the member's fund will be used to secure a non-assignable, non-commutable annuity.
We are/are not* able to accept business from a non UK scheme.
Reference (to be used on correspondence):
Please note that no pension commencement lump sum will be provided on receipt of the member's fund.
Address for correspondence:

*Please delete as appropriate

Please tick one

<input type="checkbox"/>	Receiving Scheme Declaration (for pension transfer)
	a) We declare that the information given above and overleaf is true and correct.
	b) We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with HMRC conditions of approval.
	c) If a non UK scheme, we: <ul style="list-style-type: none">- are registered as a QROPS- have not been excluded from being a QROPS.- give our authority for HMRC to give information to you about our QROPS status, and;- confirm that the legislation of the country in which our scheme is established allows us to accept a transfer from a UK Approved pension scheme.
<input type="checkbox"/>	Annuity Provider's Declaration (for open market option)
	Where the fund originates from a trustee based pension scheme, the grantee of the policy will be the trustees of the purchasing scheme unless otherwise instructed.

Signature:	
Company name:	
Position:	
Date:	