



Registered Scheme Administrator Limited | Office 12 | Venture Wales Building | Pentrebach | Merthyr Tydfil CF48 4DR  
Telephone 0121 769 0041 | E-mail [info@registeredSchemeadministrator.com](mailto:info@registeredSchemeadministrator.com)

Rhianna Noble  
TAG Wealth Management  
Riverdale  
89 Graham Road  
Sheffield  
S10 3GP

08/02/2019

Dear Rhianna,

**Re: Country Fresh Foods SSAS**

Please find enclosed completed discharge forms for the above scheme.

These will require further signatures from Sandra Dowker.

I have attached a tax registration letter along with 2 letters confirming scheme's bank account details. The letters relating to AIB have been prepared for the Royal London transfer.

If you have any queries, please do not hesitate to get in touch.

Yours sincerely,

Georgina Martin

**For Registered Scheme Administrator Limited**

Enc.



PHOENIX LIFE

# Form Q -PENSION SCAMS QUESTIONNAIRE

**To be completed by the planholder**  
**IMPORTANT - THIS FORM MUST BE RETURNED TO US BEFORE**  
**THE TRANSFER CAN GO AHEAD – This is for your protection**

**Scheme Name:**

NPLL PP Scheme No 1

**Planholder Name:**

Mr Neil Dowker

**Plan number(s)**

G62676X 000-000

As a pension provider, Phoenix Life has a duty to protect your pension by looking for signs that your pension is being transferred as part of a pension scam. This could be where:

- a pension is being transferred to an arrangement which allows benefits to be transferred out before the minimum age specified by Her Majesty's Revenue and Customs (HMRC), which is 55;
- a new pension provider promises to pay out tax-free cash which is higher than the HMRC limits;
- a pension loan or cash incentive is offered and the information provided to you is misleading;
- you are not sufficiently warned about large tax charges that you will be personally responsible for; and where
- set-up and ongoing charges are not clearly explained.

The fraud risk when transferring your pension plan is high therefore please ensure you read the transfer pack we have provided carefully as it provides further information in relation to pension scams.

As part of our standard process and to help us monitor the security of your pension we need you to answer the following questions – please provide as much information as you can as it will help us with our investigations (\*please indicate as applicable):-

Did the new pension provider or any connected party contact you first? (Cold calling by telephone, post, email, text or door to door)

\*Yes / ☒ No (If Yes please provide details below)



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Rhianna Noble  
TAG Wealth Management  
Riverdale  
89 Graham Road  
Sheffield  
S10 3GP

08/02/2019

Dear Rhianna,

**Re: Country Fresh Foods SSAS**

I can confirm that we have been appointed to provide and operate a bank account facility for the above scheme.

Any transactions requested are firstly approved and then processed by Registered Scheme Administrator Limited.

The account details are as follows:

Bank Name: Allied Irish Bank (GB)  
Account Name: Country Fresh Foods SSAS  
Account Number: 04919088  
Sort Code: 23-83-96

Please find enclosed a letter from AIB confirming that such account has been set up with them.

Please note that the bank will not accept payments by cheque and any transfer payments should be made by BACS.

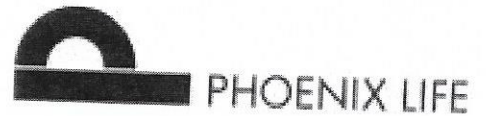
Should you have any queries, please do not hesitate to get in touch.

Yours sincerely,

Georgina Martin

**For Registered Scheme Administrator Limited**

Enc.



Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY  
[www.phoenixlife.co.uk](http://www.phoenixlife.co.uk)

### **Data Protection Act 1998: How we use the information you provide**

The personal data you have provided to us will be treated as confidential and held in our data systems to provide the product or service for which you have applied, and may also be used for the:

- prevention of crime, fraud and money laundering; and
- purposes of identity verification via electronic reference agencies, who may keep a record of the data.

Your personal data will only be disclosed to other members of the Phoenix Group, its agents and their subcontractors, or selected third parties, where there is a legitimate reason to do so.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and meet the requirements of the Data Protection Act 1998.

A full copy of our data protection statement can be obtained from our Customer Contact Centre.





UK Business Channels  
51 Belmont Road  
Uxbridge  
Middlesex  
UB8 1RZ

T 01895 272222  
F 01895 619319  
[www.aibgb.co.uk](http://www.aibgb.co.uk)

Registered Scheme Administrator Ltd

48 Chorley New Road

Bolton

BL1 4AP

Dear Sirs

Re: Account Name – Country Fresh Foods SSAS

Account details - 23-83-96 04919088

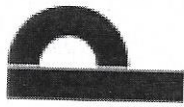
We are pleased to confirm that the account for the above named client has been opened under the details shown above.

Yours faithfully

Kevin Maynard

Business Channels

AIB Group (UK) p.l.c.



PHOENIX LIFE

# Phoenix Life Transfer Document Checklist

Please ensure all forms have been fully and accurately completed, and all of the documents listed below are sent to us or the new pension provider as indicated.

Document Title	Instructions	✓
Important Information about your pension plan Transfer discharge form (Form D)	<ul style="list-style-type: none"><li>Have you read this important document and understood the risks involved in your transfer?</li><li>Have you fully completed the name and address of the new pension provider receiving the transfer payment?</li><li>Have you fully completed the form and has this been signed by <b>you, the plan holder</b>.</li></ul>	<input type="checkbox"/>
Plan documents	<ul style="list-style-type: none"><li>Have you enclosed your original plan documents?</li><li>If no, have you lost the documents and have you indicated this on the discharge form?</li></ul>	<input type="checkbox"/>
Pension Scams Questionnaire (Form Q)	<ul style="list-style-type: none"><li>Have <b>you</b> fully completed the questionnaire with all questions answered Yes or No as appropriate?</li></ul>	<input type="checkbox"/>
Information to be sent to the New Pension Provider (Form I)	<ul style="list-style-type: none"><li>Has this form been sent to the <b>new pension provider</b>?</li></ul>	<input type="checkbox"/>
Transfer Questionnaire and Declaration form (Form T)	<ul style="list-style-type: none"><li>Has this form been sent to the <b>new pension provider</b>?</li></ul>	<input type="checkbox"/>

**We will only be able to process this transfer once we have received the correctly completed documents.**

Please return your completed forms and documents to:

Phoenix Life  
Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY

135014:00000001:001

Pension Practitioner.Com Limited  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

HM Revenue & Customs  
Pension Schemes Services  
FitzRoy House  
Castle Meadow Road  
NOTTINGHAM  
NG2 1BD

### Notification of registration for tax relief and exemptions

We have registered Country Fresh Foods SSAS on 13 07 2017. Tax relief and exemptions are due from this date.

This notification tells you that HM Revenue and Customs (HMRC) acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no legal significance beyond advising you of that.

Your Pension Scheme Tax Reference (PSTR) is 00834979RB. You should use this when you want to view the scheme details online and in all future communications with us.

### Your pension scheme

On your application for registration you have indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an event report. If there are any other changes, to any factor regarding a declaration or confirmation you gave when applying to register the scheme, please tell us as soon as possible.

An occupational pension scheme is defined in Section 150(5) of the Finance Act 2004 as 'a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons'.

As you have indicated that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may deregister the scheme.

### Your responsibilities as the scheme administrator

As part of the registration process you declared that as the scheme administrator you are a fit and proper person to carry out the role and you will comply with Section 270(3) of the Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with Section 270(3), or it appears to HMRC that you are not a fit and proper person, we may deregister the pension scheme.



# Form T - Transfer Questionnaire and Declaration

To be sent to and completed by the new pension provider.

**WARNING** - Failure to fully complete this form will delay payment.

## Section 1 -

### Details of Transferring Scheme / Planholder

**Scheme Name:**

NPLL PP Scheme No 1

**Planholder Name:**

Mr Neil Dowker

**Planholder date of birth:**

03/05/1961

**Planholder NI number:**

WL320797D

**Plan number(s)**

G62676X 000-000

## SECTION 2 -

### Details of Receiving Scheme

**Scheme Name:**

COUNTRY FRESH FOODS SSAS

**Scheme's HMRC registration or tax approval reference:**

00834979RB

**Please send us a copy of your tax approval letter or PSTR confirmation**

**Scheme administrators name:**

SANDRA Dowker.

**Scheme administrators address:**  
Transfer Questionnaire And Declaration

**Address:** C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRATHAM ROAD,  
SHEFFIELD

**Postcode:** S10 3GP.

**Name of Contact (in case of enquiry):-**

**Telephone Number:**

**Type of scheme** - the scheme is a:  
(Please tick the **one** relevant box)

- a) UK registered personal or stakeholder pension scheme. ☐
- b) UK registered occupational pension scheme, or a buy-out (deferred annuity) contract or a public service pension scheme. ☐
- c) Another UK registered pension scheme. ☐  
Please provide full details of the scheme.

### Contracted out status

Is the scheme able to accept contracted out rights?

☒ Yes ☐ No

If 'Yes', the contracted out reference numbers are:

SCON S         N/A

and

ECON E         N/A.

If Guaranteed Minimum Pension is to be provided, it will be revalued at:

%

### Additional details

On what basis do benefits accrue in the receiving scheme/arrangement?

Money Purchase ☐ Defined Benefit ☐



## **Authorised transfers**

When you applied for registration you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with Section 169 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## **Deregistration**

We may carry out checks to make sure that the pension scheme continues to meet the criteria to be a registered pension scheme for tax relief and exemptions.

If we identify that any of the criteria in Section 158 of the Finance Act 2004 apply then we may deregister the pension scheme. If that should happen, you will be liable to a deregistration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it ceased to be a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can find more information about recognised transfers, unauthorised payments and deregistration in the Pensions Tax Manual. Go to [www.gov.uk](http://www.gov.uk) and search for 'Pensions Tax Manual'.

# Form D - Transfer Discharge Form

To be completed by the planholder and returned to us.

Planholder:

Mr Neil Dowker

Plan number(s):

G62676X 000-000

I authorise Phoenix Life Assurance Limited to transfer the sum of **£45,026.47 not guaranteed** to:

Enter the full name and address of the pension provider or pension scheme which is to receive the transfer payment.

New Pension Provider :

TRUSTEES OF COUNTRY FRESH  
FOODS SSAS

New Pension Provider address:

C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRAHAM ROAD,  
SHEFFIELD

Postcode: S10 3GP

## IMPORTANT - Please tick the box if required

- ☒ Before acting upon these instructions, please warn me or my financial adviser (where applicable) if the transfer value has fallen by more than 5% from the figure quoted. I understand that, if this box is ticked and the value falls by more than 5% when the actual transfer is calculated, you will attempt to contact me by telephone on the daytime number provided below. If you are unable to contact me by telephone you will write to me. **I am aware that this will mean my transfer request will not be processed until I instruct Phoenix Life to proceed.**

Please provide a telephone number below which we can use to contact you between the hours of 8.30am and 5.30pm, Monday to Friday.

Preferred daytime contact number:

0114 263 0888

Transfer Discharge Form

If your financial adviser is acting on your behalf please tick the box

- ☒ My financial adviser is dealing with my pension transfer on my behalf, I authorise you to act upon their/his instructions.

## Planholder's declaration:

Please read this declaration carefully before signing it. If you believe one or more of the statements are not true in relation to the proposed transfer, and as a result you cannot sign the declaration, the transfer cannot proceed.

In relation to the plan(s) listed above, I hereby declare:

- I agree to, and request, the transfer of benefits as indicated above.
- I understand the transfer value is not guaranteed. It will be recalculated before the payment is made, and may be higher or lower than the amount shown above.
- I am the legal owner of the plan(s) and I am legally entitled to instruct Phoenix Life Assurance Limited to transfer the value. I have never been adjudged to be bankrupt and there are no court orders affecting my plan(s).
- I agree to the amendment of my plan(s), where required, to permit the transfer of benefits requested.
- I agree that full payment by Phoenix Life Assurance Limited of the transfer value in respect of the plan(s) arising from this form, is in discharge of Phoenix Life Assurance Limited's obligation to make payments on the plan(s). For the avoidance of doubt, this discharge shall not prohibit me from raising a claim relating to any act or omission by Phoenix Life Assurance Limited in relation to the plan(s).
- The policy document is enclosed/has been lost (delete as applicable).
- My National Insurance Number is:

WL320797D

(We cannot make payment without this)

Planholder's Signature:

N. Dowker

FAO: Ms G Stuliglowa  
Pension Practitioner  
Office 12  
Venture Wales Building  
Pentrebach  
Merthyr Tydfil  
CF48 4DR

04 February 2019

Dear Ms. Stuliglowa

**RE: Country Fresh Foods SSAS**

Please find enclosed Transfer forms to enable Neil and Sandra to transfer their pensions into their SSAS.

Please can you complete the forms and return them to the appropriate provider (please also send us scanned copies once completed).

Should you have any queries please don't hesitate to contact me.

Yours sincerely



Rhianna Noble  
Administrator





PHOENIX LIFE

# Important Information about your pension plan

## Transferring your pension plan? – Things to think about

### Getting Advice

Transferring your pension benefits to a new pension provider can be a major decision to make.

We are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

### Things to think about before transferring your plan

Transferring your pension is a big step, so we have highlighted a few things you may wish to consider before you finally commit to transferring. In particular please make sure you understand:

- **If the new agreement is cancelled with the new pension provider, we will not reinstate your benefits nor accept back the money transferred.**

#### Important information about 'Pension scams'

The enclosed Pension scams leaflet is provided as a guide only and may prove useful to you in explaining this issue in more detail.

**We strongly recommend that you are cautious if you have received a website promotion, cold-call, text message or advert encouraging you to transfer your benefits or cash-in your pension. Any plans that claim to provide you with a loan or cash sum greater than the scheme could provide, should be avoided. Unfortunately, in the majority of cases, these promises are bogus and such plans may result in you losing some or all of your pension benefits.**

**The leaflet makes reference to the UK minimum retirement age and UK helpline telephone numbers and these should be ignored if you do not hold or do not intend to transfer your pension to a UK pension arrangement.**

We have enclosed a 'Pension Scams' questionnaire as part of your transfer documentation, this document must be completed and returned to us along with your other transfer request documents before your requested transfer can be processed. Completion of the questionnaire will help us to identify any new or existing concerns relating to Pension Scams and will enable us to provide an increasing level of protection for planholders and their pension savings held with us.

#### Further information

If you need any further information on your plan, or help with the points raised above, please call us using the contact details in our covering letter.

If you have questions about pensions, or other finances, free and impartial help is available from:

- The Pensions Advisory Service, by calling 0300 123 1047, or visiting their website at [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk); or



**David Thompson**

---

**From:** Neil Dowker <neil@countryfreshfoods.co.uk>  
**Sent:** 01 February 2019 12:48  
**To:** David Thompson  
**Cc:** sandradowker@hotmail.co.uk  
**Subject:** Unit Shireoaks TYtriangle, Worksop, Sheffield S81 8AD

David

Ref: Neil Dowker & Sandra Dowker

Please take this e-mail as confirmation of our decision to sell Unit 1 Shireoaks Triangle, Worksop S81 8AD to Country Fresh Foods SSAS.

Therefore we request that all existing pensions are transferred into our SSAS with immediate effect .

We request that the transaction to be completed within our year end and therefore ask that the pensions are transferred before 22nd March 2019.

regards

Neil Dowker  
Managing Director



PHOENIX LIFE

## Form I - Information to be sent to the New Pension Provider

### Existing Arrangement Details

**Plan holder name:** Mr Neil Dowker  
**Plan number:** G62676X 000-000  
**Contact Address:** Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY  
**Plan Type:** Personal Pension Plan

The scheme is, or is deemed to be, a registered pension scheme in accordance with Part 4 of the Finance Act 2004.

IR reference or HMRC PSTR

**00605333RT**

### Transfer Value as at 25/04/2018

Former protected rights : £45,026.47  
Total non-protected rights: £0.00  
Total transfer value: £45,026.47

- The above figures are not guaranteed, and will be recalculated before the payment is made.

### Additional transfer details

Are any rights resulting from a pension share included?	No
Are drawdown pension funds included?	No
Has any tax-free cash been paid in connection with the rights being transferred?	No
Are any of the rights being transferred subject to a pension earmarking or attachment order?	No
Would block transfer or scheme wind-up rules apply?	No
Has the planholder flexibly accessed pension rights which subject them to the money purchase annual allowance ?	No



PHOENIX LIFE

## Form I - Information to be sent to the New Pension Provider

### Existing Arrangement Details

**Plan holder name:** Mrs Sandra Dowker  
**Plan number:** AM1700X 000-000  
**Contact Address:** Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY  
**Plan Type:** Personal Pension Plan

The scheme is, or is deemed to be, a registered pension scheme in accordance with Part 4 of the Finance Act 2004.

IR reference or HMRC PSTR

**00605333RT**

### Transfer Value as at 25/04/2018

Former protected rights :	£13,478.79
Total non-protected rights:	£0.00
Total transfer value:	£13,478.79

- The above figures are not guaranteed, and will be recalculated before the payment is made.

### Additional transfer details

Are any rights resulting from a pension share included?	No
Are drawdown pension funds included?	No
Has any tax-free cash been paid in connection with the rights being transferred?	No
Are any of the rights being transferred subject to a pension earmarking or attachment order?	No
Would block transfer or scheme wind-up rules apply?	No
Has the planholder flexibly accessed pension rights which subject them to the money purchase annual allowance ?	No

## 2. Declaration

2.1 I would like to transfer my benefits to:

Receiving scheme/insurer

COUNTRY FRESH FOODS SSAS

2.3 I agree that payment of the transfer value will be a full discharge of Aegon's liability under all the plans shown above.

2.4 I acknowledge that by transferring out of with-profits, I'll be giving up potentially valuable investment guarantees.

2.2 I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.

Date (dd/mm/yyyy)

Print name

*A. L. Douder*

Signature

X

X



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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register  
number 165548. An Aegon company. [www.aegon.co.uk](http://www.aegon.co.uk)





PHOENIX LIFE

# Important Information about your pension plan

## Transferring your pension plan? – Things to think about

### Getting Advice

Transferring your pension benefits to a new pension provider can be a major decision to make.

We are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

### Things to think about before transferring your plan

Transferring your pension is a big step, so we have highlighted a few things you may wish to consider before you finally commit to transferring. In particular please make sure you understand:

- **Guaranteed annual bonus** - The unitised With-Profit Series 1 fund has a very valuable guaranteed future annual bonus of 4% applied to the ordinary units until age 75 is reached. This guarantee would be lost on transfer. Failure to shop around for guaranteed options offered by other pension providers may result in lower pension benefits and so lower retirement income.
- **Market Value Reduction (MVR)** - A Market Value Reduction (MVR) will be applied to reduce the claim value of the benefits in situations where the current value is greater than the benefits fair share of the underlying investments. Please see your copy of 'A Guide to How We Manage Our With-Profits Fund' for further details, or go to [www.phoenixlife.co.uk](http://www.phoenixlife.co.uk) and visit our with-profits pages. The pension benefits have at least one date when we guarantee that no MVR will be applied, known as an MVR-free date. The table in the cover letter shows the next MVR-free date following the quotation date.

Once you pass your original selected pension date an MVR will no longer apply to your plan.

- **If the new agreement is cancelled with the new pension provider, we will not reinstate your benefits nor accept back the money transferred.**

### Important information about 'Pension scams'

The enclosed Pension scams leaflet is provided as a guide only and may prove useful to you in explaining this issue in more detail.

**We strongly recommend that you are cautious if you have received a website promotion, cold-call, text message or advert encouraging you to transfer your benefits or cash-in your pension. Any plans that claim to provide you with a loan or cash sum greater than the scheme could provide, should be avoided. Unfortunately, in the majority of cases, these promises are bogus and such plans may result in you losing some or all of your pension benefits.**

**The leaflet makes reference to the UK minimum retirement age and UK helpline telephone numbers and these should be ignored if you do not hold or do not intend to transfer your pension to a UK pension arrangement.**

We have enclosed a 'Pension Scams' questionnaire as part of your transfer documentation, this document must be completed and returned to us along with your other transfer request documents before your requested transfer can be processed. Completion of the questionnaire will help us to identify any new or existing concerns

For receiving scheme trustees or administrator

## Request to transfer to another provider

### About this form

This form is for transferring a pension fund with Aegon to another provider (the receiving scheme).

### 1. Personal Details

Date of Birth:

03/05/1961

National Insurance No:

NL32-07-97-D

### 2. Receiving scheme payment details

Name of receiving scheme/provider

COUNTY FRESH FOODS SSAP

Our reference (to be used on all correspondence and payments)

Please give details of where the transfer payment is to be made:

Name of bank

ALLIED IRISH BANK

Sort code

23-83-96

Address

MANCHESTER BUSINESS CENTRE  
VANTAGE POINT, HARDMAN ST,  
MANCHESTER M3 3PL

Account number

04919088

### 3. Pension transfer confirmation

We undertake that the receiving scheme is (tick one option only):

☐ a registered defined benefit occupational pension scheme

☐ an individual pension plan

☒ a registered defined contribution occupational pension scheme

☐ a drawdown pension plan

Receiving scheme registration number

00834979 RB

Please provide a copy of your HM Revenue & Customs registration certificate which shows the Pension Scheme Tax Reference (PSTR). We need this before we can proceed with the transfer



# Form D - Transfer Discharge Form

**To be completed by the planholder and returned to us.**

**Planholder:**

**Mrs Sandra Dowker**

**Plan number(s):**

**AM1700X 000-000**

I authorise Phoenix Life Assurance Limited to transfer the sum of **£13,478.79 not guaranteed** to:

Enter the full name and address of the pension provider or pension scheme which is to receive the transfer payment.

**New Pension Provider :**

**TRUSTEES OF COUNTRY FRESH FOODS SSAS**

**New Pension Provider address:**

**C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRAHAM ROAD,  
SHEFFIELD**

Postcode: **S10 3GP.**

**IMPORTANT - Please tick the box if required**

- ☒ Before acting upon these instructions, please warn me or my financial adviser (where applicable) if the transfer value has fallen by more than 5% from the figure quoted. I understand that, if this box is ticked and the value falls by more than 5% when the actual transfer is calculated, you will attempt to contact me by telephone on the daytime number provided below. If you are unable to contact me by telephone you will write to me. **I am aware that this will mean my transfer request will not be processed until I instruct Phoenix Life to proceed.**

Please provide a telephone number below which we can use to contact you between the hours of 8.30am and 5.30pm, Monday to Friday.

Preferred daytime contact number:

**0114 263 0888**

Transfer Discharge Form

**If your financial adviser is acting on your behalf please tick the box**

- ☒ My financial adviser is dealing with my pension transfer on my behalf, I authorise you to act upon their/his instructions.

**Special Instructions:**

**Planholder's declaration:**

**Please read this declaration carefully before signing it. If you believe one or more of the statements are not true in relation to the proposed transfer, and as a result you cannot sign the declaration, the transfer cannot proceed.**

In relation to the plan(s) listed above, I hereby declare:

- I agree to, and request, the transfer of benefits as indicated above.
- I understand the transfer value is not guaranteed. It will be recalculated before the payment is made, and may be higher or lower than the amount shown above.
- I am the legal owner of the plan(s) and I am legally entitled to instruct Phoenix Life Assurance Limited to transfer the value. I have never been adjudged to be bankrupt and there are no court orders affecting my plan(s).
- I agree to the amendment of my plan(s), where required, to permit the transfer of benefits requested.
- I agree that full payment by Phoenix Life Assurance Limited of the transfer value in respect of the plan(s) arising from this form, is in discharge of Phoenix Life Assurance Limited's obligation to make payments on the plan(s). For the avoidance of doubt, this discharge shall not prohibit me from raising a claim relating to any act or omission by Phoenix Life Assurance Limited in relation to the plan(s).
- The policy document is enclosed/has been lost **(delete as applicable)**.
- My National Insurance Number is:

**WM458889B**

**(We cannot make payment without this)**

Customer: Sandra Dowker

Claim number: 1799286

Policy number: 8671528

NOTES

1. The scheme is written under Deed Poll and rules and the policies issued within it are "With Profits". It is not possible to switch funds under this policy.
2. The current transfer / fund value of this policy has been calculated in accordance with the Personal Pension (Transfer Value) Regulations 1987.
3. No Pension benefits secured under this policy may be surrendered for cash, assigned or used to obtain a loan.
4. In the event of death before the pension date, the value of the cash sum will be paid out as a lump sum unless the customer has informed Royal London that it should be used to provide pension for his or her spouse or other dependant. Any life assurance benefit being provided will also be paid out as a lump sum.

The benefits payable in the event of death after retirement would depend on the options chosen by the customer at the pension date. Please refer to the policy document for details.
5. Benefits can be taken from age 55.
6. The policy fee under this type of arrangement currently amounts to £1.00 per pension premium for a monthly contribution and £6.00 for each single contribution.

The policy fees do not differ depending on the size of the premium, but no policy fees are deducted where a policy has been made paid up.

The remainder of the contribution, along with the premiums of all our other with profits policyholders, is paid into the life and pensions fund of Royal London and all further expenses and commissions incurred are taken from that fund. The interest earned and capital appreciation on that fund, after deduction for expenses including the making of reserves to preserve our future strength, are distributed amongst our with profits policyholders by means of bonuses.
7. There are no explicit cost charges incurred on transfer.
8. When a policy is made paid up there are no penalties other than a reduction in benefits due to fewer premiums being paid.
9. The attached details show only the current position of the policy. If there have been any endorsements or enhancements, please refer to the policy schedules.
10. The Pension Scheme Tax Reference (PSTR) number is 00605419RL.
11. No transfer of other pension benefits has been paid into this policy.
12. No benefits secured under this policy relate to pension benefits received from an ex-spouse on divorce.
13. This transfer value includes any additional amount arising from our promise to determine your with profits benefits so that the total expenses charged after 5th April 2001 are no greater than 1% of your pension fund per annum.
14. It is possible that part or all of this policy qualifies for a guaranteed pension rate. Further information on the terms and conditions can be found in your policy document.
15. May we take this opportunity to advise that it is not Royal London's intention to extend its agency connection at the present time.
16. There are no market value adjustments applied to Royal London Personal Pensions.
17. This transfer value does not include any pension credit.
18. This transfer value does not include any pension sharing order.
19. This transfer value does not include earmarking.





PHOENIX LIFE

## Form Q -PENSION SCAMS QUESTIONNAIRE

**To be completed by the planholder**  
**IMPORTANT - THIS FORM MUST BE RETURNED TO US BEFORE**  
**THE TRANSFER CAN GO AHEAD – This is for your protection**

**Scheme Name:**

NPLL PP Scheme No 1

**Planholder Name:**

Mrs Sandra Dowker

**Plan number(s)**

AM1700X 000-000

As a pension provider, Phoenix Life has a duty to protect your pension by looking for signs that your pension is being transferred as part of a pension scam. This could be where:

- a pension is being transferred to an arrangement which allows benefits to be transferred out before the minimum age specified by Her Majesty's Revenue and Customs (HMRC), which is 55;
- a new pension provider promises to pay out tax-free cash which is higher than the HMRC limits;
- a pension loan or cash incentive is offered and the information provided to you is misleading;
- you are not sufficiently warned about large tax charges that you will be personally responsible for; and where
- set-up and ongoing charges are not clearly explained.

The fraud risk when transferring your pension plan is high therefore please ensure you read the transfer pack we have provided carefully as it provides further information in relation to pension scams.

As part of our standard process and to help us monitor the security of your pension we need you to answer the following questions – please provide as much information as you can as it will help us with our investigations (\*please indicate as applicable):-

Did the new pension provider or any connected party contact you first? (Cold calling by telephone, post, email, text or door to door)

\*Yes / ☒ No (If Yes please provide details below)

Policy number: 8671528

- Max. 25 characters **NO CHEQUE FACILITY, PLEASE SEND VIA BACS AS**

[illegible]

FOR DETAILS  
ATTACHED)

4. That you understand that on payment by Royal London of the transfer value, the policy will be cancelled and cannot be reinstated unless we are informed within 30 days of the issue date of our cheque that reinstatement is required. Outside of this period Royal London will consider a request for the reinstatement but cannot guarantee that such a request will be accepted, unless this policy is subsequently found to be invalid.

0	0	8	3	4	9	7	9	R	B
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**AUTHORISATION/DECLARATION**

I/We declare that the information given on this form is true and complete to the best of my/our knowledge and belief.

Authorised Signature

Company Stamp

Please note that Royal London is not prepared to complete any equalisation forms. We can however confirm there have been no transfers into this policy.



Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY

[www.phoenixlife.co.uk](http://www.phoenixlife.co.uk)

### **Data Protection Act 1998: How we use the information you provide**

The personal data you have provided to us will be treated as confidential and held in our data systems to provide the product or service for which you have applied, and may also be used for the:

- prevention of crime, fraud and money laundering; and
- purposes of identity verification via electronic reference agencies, who may keep a record of the data.

Your personal data will only be disclosed to other members of the Phoenix Group, its agents and their subcontractors, or selected third parties, where there is a legitimate reason to do so.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and meet the requirements of the Data Protection Act 1998.

A full copy of our data protection statement can be obtained from our Customer Contact Centre.



Technical Service centre  
PO Box 4363  
Churchgate House  
56 Oxford Street  
MANCHESTER  
M61 0EE

Tel: 0345 605 7777  
Fax: 0844 800 7235  
E-mail: pensiontransfers@royallondon.com

Ref: PPC/Transfers/1799286

Date: 15/01/2018

TRANSFER DISCHARGE FORM

Customer: Sandra Dowker

Policy number: 8671528

This policy is a Personal Pension registered with HM Revenue and Customs in accordance with the Finance Act 2004.

The transfer value amounts to £7,514.80.

This assumes premiums are paid up to and including 01 July 1998. Unless this policy has previously been made paid up, any contributions that you are currently paying into this policy will continue to be collected. Should you wish not to continue contributing then please contact us and if applicable cancel your payment instruction.

The value is guaranteed for 30 days from the issue date. If we do not receive a reply within the guarantee period the transfer value may change. This could result in a lower transfer value being available when the transfer occurs.

SECTION ONE (to be completed by the customer)

I request that Royal London transfer the sum of £7,514.80 to:-

Name and address of COUNTRY FRESH FOODS SSAS c/o TAG WEALTH MANAGEMENT  
accepting scheme and RIVERDALE, 89 GRAHAM ROAD, SHEFFIELD S10 3GP  
reference number (if any) PSTR: 00 834 979 RB.

I understand that when the transfer is paid, this policy will be cancelled and Royal London will have no further obligation under it. If I have not enclosed my Benefit Schedule(s) (policy document) in this communication I confirm that it will be destroyed by me.

Signature: S. Dowker

Witness: PETER BEST

Address: Wedgewood Barn  
2 Melton Court  
Sheffield S26 2EX

Address: RIVERDALE  
89 GRAHAM ROAD  
SHEFFIELD S10 3GP

Date: 13/6/2018

Date: 13/6/18.



PHOENIX LIFE

# Form T - Transfer Questionnaire and Declaration

To be sent to and completed by the new pension provider.

**WARNING** - Failure to fully complete this form will delay payment.

## Section 1 -

### Details of Transferring Scheme /Planholder

Scheme Name:

NPLL PP Scheme No 1

Planholder Name:

Mrs Sandra Dowker

Planholder date of birth:

21/10/1961

Planholder NI number:

WM458889B

Plan number(s)

AM1700X 000-000

## SECTION 2 -

### Details of Receiving Scheme

Scheme Name:

COUNTRY FRESH FOODS SSAS

Scheme's HMRC registration or tax approval reference:

00834979 RB

Please send us a copy of your tax approval letter or PSTR confirmation

Scheme administrators name:

SANDRA DOWKER

Scheme administrators address:  
Transfer Questionnaire And Declaration

Address:

C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRAHAM ROAD  
SHEFFIELD

Postcode: S10 3GP

Name of Contact (in case of enquiry):-

Telephone Number:

**Type of scheme** - the scheme is a:  
(Please tick the **one** relevant box)

- a) UK registered personal or stakeholder pension scheme. ☐
- b) UK registered occupational pension scheme, or a buy-out (deferred annuity) contract or a public service pension scheme. ☒
- c) Another UK registered pension scheme. Please provide full details of the scheme. ☐

### Contracted out status

Is the scheme able to accept contracted out rights?

☐ Yes ☐ No

If 'Yes', the contracted out reference numbers are:

SCON S

and

ECON E

If Guaranteed Minimum Pension is to be provided, it will be revalued at:

%

### Additional details

On what basis do benefits accrue in the receiving scheme/arrangement?

Money Purchase

☐

Defined Benefit

☐

# Phoenix Life Transfer Document Checklist

Please ensure all forms have been fully and accurately completed, and all of the documents listed below are sent to us or the new pension provider as indicated.

Document Title	Instructions	✓
<b>Important Information about your pension plan</b> <b>Transfer discharge form (Form D)</b>	<ul style="list-style-type: none"> <li>Have you read this important document and understood the risks involved in your transfer?</li> <li>Have you fully completed the name and address of the new pension provider receiving the transfer payment?</li> <li>Have you fully completed the form and has this been signed by <b>you, the plan holder</b>.</li> </ul>	<input type="checkbox"/>
<b>Plan documents</b>	<ul style="list-style-type: none"> <li>Have you enclosed your original plan documents?</li> </ul>	<input type="checkbox"/>
	<ul style="list-style-type: none"> <li>If no, have you lost the documents and have you indicated this on the discharge form?</li> </ul>	<input type="checkbox"/>
<b>Pension Scams Questionnaire (Form Q)</b>	<ul style="list-style-type: none"> <li>Have <b>you</b> fully completed the questionnaire with all questions answered Yes or No as appropriate?</li> </ul>	<input type="checkbox"/>
<b>Information to be sent to the New Pension Provider (Form I)</b>	<ul style="list-style-type: none"> <li>Has this form been sent to the <b>new pension provider</b>?</li> </ul>	<input type="checkbox"/>
<b>Transfer Questionnaire and Declaration form (Form T)</b>	<ul style="list-style-type: none"> <li>Has this form been sent to the <b>new pension provider</b>?</li> </ul>	<input type="checkbox"/>

**We will only be able to process this transfer once we have received the correctly completed documents.**

Please return your completed forms and documents to:

Phoenix Life  
 Lynch Wood Park  
 Lynch Wood  
 Peterborough  
 PE2 6FY





PHOENIX LIFE

# Phoenix Life Transfer Document Checklist

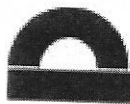
Please ensure all forms have been fully and accurately completed, and all of the documents listed below are sent to us or the new pension provider as indicated.

Document Title	Instructions	✓
Important Information about your pension plan Transfer discharge form (Form D)	<ul style="list-style-type: none"><li>Have you read this important document and understood the risks involved in your transfer?</li><li>Have you fully completed the name and address of the new pension provider receiving the transfer payment?</li><li>Have you fully completed the form and has this been signed by <b>you, the plan holder</b>.</li></ul>	<input type="checkbox"/>
Plan documents	<ul style="list-style-type: none"><li>Have you enclosed your original plan documents?</li><li>If no, have you lost the documents and have you indicated this on the discharge form?</li></ul>	<input type="checkbox"/>
Pension Scams Questionnaire (Form Q)	<ul style="list-style-type: none"><li>Have <b>you</b> fully completed the questionnaire with all questions answered Yes or No as appropriate?</li></ul>	<input type="checkbox"/>
Information to be sent to the New Pension Provider (Form I)	<ul style="list-style-type: none"><li>Has this form been sent to the <b>new pension provider</b>?</li></ul>	<input type="checkbox"/>
Transfer Questionnaire and Declaration form (Form T)	<ul style="list-style-type: none"><li>Has this form been sent to the <b>new pension provider</b>?</li></ul>	<input type="checkbox"/>

**We will only be able to process this transfer once we have received the correctly completed documents.**

Please return your completed forms and documents to:

Phoenix Life  
Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY



PHOENIX LIFE

# Form T - Transfer Questionnaire and Declaration

To be sent to and completed by the new pension provider.

**WARNING** - Failure to fully complete this form will delay payment.

## Section 1 -

### Details of Transferring Scheme /Planholder

Scheme Name:

NPLL PP Scheme No 1

Planholder Name:

Mrs Sandra Dowker

Planholder date of birth:

21/10/1961

Planholder NI number:

WM458889B

Plan number(s)

AM1700X 000-000

## SECTION 2 -

### Details of Receiving Scheme

Scheme Name:

COUNTRY FRESH FOODS SSAS

Scheme's HMRC registration or tax approval reference:

00834979 RB

**Please send us a copy of your tax approval letter or PSTR confirmation**

Scheme administrators name:

SANDRA DOWKER

Scheme administrators address:  
Transfer Questionnaire And Declaration

Address:

C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRAHAM ROAD  
SHEFFIELD

Postcode: S10 3GP

Name of Contact (in case of enquiry):-

Telephone Number:

**Type of scheme** - the scheme is a:  
(Please tick the **one** relevant box)

- a) UK registered personal or stakeholder pension scheme. ☐
- b) UK registered occupational pension scheme, or a buy-out (deferred annuity) contract or a public service pension scheme. ☒
- c) Another UK registered pension scheme. Please provide full details of the scheme. ☐

### Contracted out status

Is the scheme able to accept contracted out rights?

☐ Yes ☐ No

If 'Yes', the contracted out reference numbers are:

SCON S

and

ECON E

If Guaranteed Minimum Pension is to be provided, it will be revalued at:

%

### Additional details

On what basis do benefits accrue in the receiving scheme/arrangement?

Money Purchase ☐ Defined Benefit ☐

Technical Service centre  
PO Box 4363  
Churchgate House  
56 Oxford Street  
MANCHESTER  
M61 0EE

Tel: 0345 605 7777  
Fax: 0844 800 7235  
E-mail: pensiontransfers@royallondon.com

Ref: PPC/Transfers/1799286

Date: 15/01/2018

### TRANSFER DISCHARGE FORM

Customer: Sandra Dowker

Policy number: 8671528

This policy is a Personal Pension registered with HM Revenue and Customs in accordance with the Finance Act 2004.

The transfer value amounts to £7,514.80.

This assumes premiums are paid up to and including 01 July 1998. Unless this policy has previously been made paid up, any contributions that you are currently paying into this policy will continue to be collected. Should you wish not to continue contributing then please contact us and if applicable cancel your payment instruction.

The value is guaranteed for 30 days from the issue date. If we do not receive a reply within the guarantee period the transfer value may change. This could result in a lower transfer value being available when the transfer occurs.

#### SECTION ONE (to be completed by the customer)

I request that Royal London transfer the sum of £7,514.80 to:-

Name and address of

accepting scheme and

reference number (if any)

COUNTRY FRESH FOODS SSAS c/o TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRAHAM ROAD, SHEFFIELD S10 3GP  
PSTR: 00 834 979 RB.

I understand that when the transfer is paid, this policy will be cancelled and Royal London will have no further obligation under it. If I have not enclosed my Benefit Schedule(s) (policy document) in this communication I confirm that it will be destroyed by me.

Signature:

S. Dowker

Witness:

PETER BEST

Address:

Wedgewood Barn

Address:

RIVERDALE

2 Melton Court

89 GRAHAM ROAD

Sheffield S26 2EX

SHEFFIELD S10 3GP

Date:

13/6/2018

Date:

13/6/18





Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY  
[www.phoenixlife.co.uk](http://www.phoenixlife.co.uk)

### **Data Protection Act 1998: How we use the information you provide**

The personal data you have provided to us will be treated as confidential and held in our data systems to provide the product or service for which you have applied, and may also be used for the:

- prevention of crime, fraud and money laundering; and
- purposes of identity verification via electronic reference agencies, who may keep a record of the data.

Your personal data will only be disclosed to other members of the Phoenix Group, its agents and their subcontractors, or selected third parties, where there is a legitimate reason to do so.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and meet the requirements of the Data Protection Act 1998.

A full copy of our data protection statement can be obtained from our Customer Contact Centre.

Policy number: 8671528

- Max. 25 characters

[illegible]

FOR DETAILS  
ATTACHED)

4. That you understand that on payment by Royal London of the transfer value, the policy will be cancelled and cannot be reinstated unless we are informed within 30 days of the issue date of our cheque that reinstatement is required. Outside of this period Royal London will consider a request for the reinstatement but cannot guarantee that such a request will be accepted, unless this policy is subsequently found to be invalid.

00834979RB

I/We declare that the information given on this form is true and complete to the best of my/our knowledge and belief.

Authorised Signature	Company Stamp
<hr/>	

Please note that Royal London is not prepared to complete any equalisation forms. We can however confirm there have been no transfers into this policy.

# Form Q -PENSION SCAMS QUESTIONNAIRE

**To be completed by the planholder**  
**IMPORTANT - THIS FORM MUST BE RETURNED TO US BEFORE**  
**THE TRANSFER CAN GO AHEAD - This is for your protection**

**Scheme Name:**

NPLL PP Scheme No 1

**Planholder Name:**

Mrs Sandra Dowker

**Plan number(s)**

AM1700X 000-000

As a pension provider, Phoenix Life has a duty to protect your pension by looking for signs that your pension is being transferred as part of a pension scam. This could be where:

- a pension is being transferred to an arrangement which allows benefits to be transferred out before the minimum age specified by Her Majesty's Revenue and Customs (HMRC), which is 55;
- a new pension provider promises to pay out tax-free cash which is higher than the HMRC limits;
- a pension loan or cash incentive is offered and the information provided to you is misleading;
- you are not sufficiently warned about large tax charges that you will be personally responsible for; and where
- set-up and ongoing charges are not clearly explained.

The fraud risk when transferring your pension plan is high therefore please ensure you read the transfer pack we have provided carefully as it provides further information in relation to pension scams.

As part of our standard process and to help us monitor the security of your pension we need you to answer the following questions – please provide as much information as you can as it will help us with our investigations (\*please indicate as applicable):-

Did the new pension provider or any connected party contact you first? (Cold calling by telephone, post, email, text or door to door)

\*Yes / No (If Yes please provide details below)



Customer: Sandra Dowker

Claim number: 1799286

Policy number: 8671528

**NOTES**

1. The scheme is written under Deed Poll and rules and the policies issued within it are "With Profits". It is not possible to switch funds under this policy.
2. The current transfer / fund value of this policy has been calculated in accordance with the Personal Pension (Transfer Value) Regulations 1987.
3. No Pension benefits secured under this policy may be surrendered for cash, assigned or used to obtain a loan.
4. In the event of death before the pension date, the value of the cash sum will be paid out as a lump sum unless the customer has informed Royal London that it should be used to provide pension for his or her spouse or other dependant. Any life assurance benefit being provided will also be paid out as a lump sum.  
The benefits payable in the event of death after retirement would depend on the options chosen by the customer at the pension date. Please refer to the policy document for details.
5. Benefits can be taken from age 55.
6. The policy fee under this type of arrangement currently amounts to £1.00 per pension premium for a monthly contribution and £6.00 for each single contribution.  
The policy fees do not differ depending on the size of the premium, but no policy fees are deducted where a policy has been made paid up.  
The remainder of the contribution, along with the premiums of all our other with profits policyholders, is paid into the life and pensions fund of Royal London and all further expenses and commissions incurred are taken from that fund. The interest earned and capital appreciation on that fund, after deduction for expenses including the making of reserves to preserve our future strength, are distributed amongst our with profits policyholders by means of bonuses.
7. There are no explicit cost charges incurred on transfer.
8. When a policy is made paid up there are no penalties other than a reduction in benefits due to fewer premiums being paid.
9. The attached details show only the current position of the policy. If there have been any endorsements or enhancements, please refer to the policy schedules.
10. The Pension Scheme Tax Reference (PSTR) number is 00605419RL.
11. No transfer of other pension benefits has been paid into this policy.
12. No benefits secured under this policy relate to pension benefits received from an ex-spouse on divorce.
13. This transfer value includes any additional amount arising from our promise to determine your with profits benefits so that the total expenses charged after 5th April 2001 are no greater than 1% of your pension fund per annum.
14. It is possible that part or all of this policy qualifies for a guaranteed pension rate. Further information on the terms and conditions can be found in your policy document.
15. May we take this opportunity to advise that it is not Royal London's intention to extend its agency connection at the present time.
16. There are no market value adjustments applied to Royal London Personal Pensions.
17. This transfer value does not include any pension credit.
18. This transfer value does not include any pension sharing order.
19. This transfer value does not include earmarking.

# Form D - Transfer Discharge Form

**To be completed by the planholder and returned to us.**

**Planholder:**

**Mrs Sandra Dowker**

**Plan number(s):**

**AM1700X 000-000**

I authorise Phoenix Life Assurance Limited to transfer the sum of **£13,478.79 not guaranteed** to:

Enter the full name and address of the pension provider or pension scheme which is to receive the transfer payment.

**New Pension Provider :**

**TRUSTEES OF COUNTRY FRESH FOODS SSAS**

**New Pension Provider address:**

**C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRAHAM ROAD,  
SHEFFIELD**

Postcode: **S10 3GP**

**IMPORTANT - Please tick the box if required**

- ☒ Before acting upon these instructions, please warn me or my financial adviser (where applicable) if the transfer value has fallen by more than 5% from the figure quoted. I understand that, if this box is ticked and the value falls by more than 5% when the actual transfer is calculated, you will attempt to contact me by telephone on the daytime number provided below. If you are unable to contact me by telephone you will write to me. **I am aware that this will mean my transfer request will not be processed until I instruct Phoenix Life to proceed.**

Please provide a telephone number below which we can use to contact you between the hours of 8.30am and 5.30pm, Monday to Friday.

Preferred daytime contact number:

**0114 263 0888**

Transfer Discharge Form

**If your financial adviser is acting on your behalf please tick the box**

- ☒ My financial adviser is dealing with my pension transfer on my behalf, I authorise you to act upon their/his instructions.

**Special Instructions:**

**Planholder's declaration:**

**Please read this declaration carefully before signing it. If you believe one or more of the statements are not true in relation to the proposed transfer, and as a result you cannot sign the declaration, the transfer cannot proceed.**

In relation to the plan(s) listed above, I hereby declare:

- I agree to, and request, the transfer of benefits as indicated above.
- I understand the transfer value is not guaranteed. It will be recalculated before the payment is made, and may be higher or lower than the amount shown above.
- I am the legal owner of the plan(s) and I am legally entitled to instruct Phoenix Life Assurance Limited to transfer the value. I have never been adjudged to be bankrupt and there are no court orders affecting my plan(s).
- I agree to the amendment of my plan(s), where required, to permit the transfer of benefits requested.
- I agree that full payment by Phoenix Life Assurance Limited of the transfer value in respect of the plan(s) arising from this form, is in discharge of Phoenix Life Assurance Limited's obligation to make payments on the plan(s). For the avoidance of doubt, this discharge shall not prohibit me from raising a claim relating to any act or omission by Phoenix Life Assurance Limited in relation to the plan(s).
- The policy document is enclosed/has been lost **(delete as applicable)**.
- My National Insurance Number is:

**WM458889B**

**(We cannot make payment without this)**



For receiving scheme trustees or administrator

## Request to transfer to another provider

### About this form

This form is for transferring a pension fund with Aegon to another provider (the receiving scheme).

### 1. Personal Details

Date of Birth:

03/05/1961

National Insurance No:

NL32-07-97-D

### 2. Receiving scheme payment details

Name of receiving scheme/provider

COUNTY FRESH FOODS SSAP

Our reference (to be used on all correspondence and payments)

Please give details of where the transfer payment is to be made:

Name of bank

ALLIED TRUST BANK

Sort code

23-83-96

Address

MANCHESTER BUSINESS CENTRE,  
VANTAGE POINT, HARDMAN ST,  
MANCHESTER M3 3PL

Account number

04919088

### 3. Pension transfer confirmation

We undertake that the receiving scheme is (tick one option only):

☐ a registered defined benefit occupational pension scheme

☐ an individual pension plan

☒ a registered defined contribution occupational pension scheme

☐ a drawdown pension plan

Receiving scheme registration number

00834979 AB

Please provide a copy of your HM Revenue & Customs registration certificate which shows the Pension Scheme Tax Reference (PSTR). We need this before we can proceed with the transfer





PHOENIX LIFE

# Important Information about your pension plan

## Transferring your pension plan? – Things to think about

### Getting Advice

Transferring your pension benefits to a new pension provider can be a major decision to make.

We are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

### Things to think about before transferring your plan

Transferring your pension is a big step, so we have highlighted a few things you may wish to consider before you finally commit to transferring. In particular please make sure you understand:

- **Guaranteed annual bonus** -The unitised With-Profit Series 1 fund has a very valuable guaranteed future annual bonus of 4% applied to the ordinary units until age 75 is reached. This guarantee would be lost on transfer. Failure to shop around for guaranteed options offered by other pension providers may result in lower pension benefits and so lower retirement income.
- **Market Value Reduction (MVR)** - A Market Value Reduction (MVR) will be applied to reduce the claim value of the benefits in situations where the current value is greater than the benefits fair share of the underlying investments. Please see your copy of 'A Guide to How We Manage Our With-Profits Fund' for further details, or go to [www.phoenixlife.co.uk](http://www.phoenixlife.co.uk) and visit our with-profits pages. The pension benefits have at least one date when we guarantee that no MVR will be applied, known as an MVR-free date. The table in the cover letter shows the next MVR-free date following the quotation date.

Once you pass your original selected pension date an MVR will no longer apply to your plan.

- **If the new agreement is cancelled with the new pension provider, we will not reinstate your benefits nor accept back the money transferred.**

### Important information about 'Pension scams'

The enclosed Pension scams leaflet is provided as a guide only and may prove useful to you in explaining this issue in more detail.

**We strongly recommend that you are cautious if you have received a website promotion, cold-call, text message or advert encouraging you to transfer your benefits or cash-in your pension. Any plans that claim to provide you with a loan or cash sum greater than the scheme could provide, should be avoided. Unfortunately, in the majority of cases, these promises are bogus and such plans may result in you losing some or all of your pension benefits.**

**The leaflet makes reference to the UK minimum retirement age and UK helpline telephone numbers and these should be ignored if you do not hold or do not intend to transfer your pension to a UK pension arrangement.**

We have enclosed a 'Pension Scams' questionnaire as part of your transfer documentation, this document must be completed and returned to us along with your other transfer request documents before your requested transfer can be processed. Completion of the questionnaire will help us to identify any new or existing concerns

## 2. Declaration

2.1 I would like to transfer my benefits to:

Receiving scheme/insurer

COUNTRY FRESH FOODS SSAS

2.3 I agree that payment of the transfer value will be a full discharge of Aegon's liability under all the plans shown above.

2.4 I acknowledge that by transferring out of with-profits, I'll be giving up potentially valuable investment guarantees.

2.2 I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.

Date (dd/mm/yyyy)

Print name

Signature

☒ ☒

Aegon is a brand name of Scottish Equitable plc. Scottish Equitable plc, registered office: Edinburgh Park, Edinburgh EH12 9SE. Registered in Scotland (No. 144517).  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register  
number 165548. An Aegon company. [www.aegon.co.uk](http://www.aegon.co.uk)

# Form I - Information to be sent to the New Pension Provider

## Existing Arrangement Details

**Plan holder name:** Mrs Sandra Dowker  
**Plan number:** AM1700X 000-000  
**Contact Address:** Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY  
**Plan Type:** Personal Pension Plan

The scheme is, or is deemed to be, a registered pension scheme in accordance with Part 4 of the Finance Act 2004.

IR reference or HMRC PSTR

**00605333RT**

## Transfer Value as at 25/04/2018

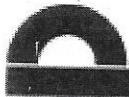
Former protected rights : £13,478.79  
Total non-protected rights: £0.00  
Total transfer value: £13,478.79

- The above figures are not guaranteed, and will be recalculated before the payment is made.

## Additional transfer details

Are any rights resulting from a pension share included?	No
Are drawdown pension funds included?	No
Has any tax-free cash been paid in connection with the rights being transferred?	No
Are any of the rights being transferred subject to a pension earmarking or attachment order?	No
Would block transfer or scheme wind-up rules apply?	No
Has the planholder flexibly accessed pension rights which subject them to the money purchase annual allowance ?	No





PHOENIX LIFE

## Form I - Information to be sent to the New Pension Provider

### Existing Arrangement Details

**Plan holder name:** Mr Neil Dowker  
**Plan number:** G62676X 000-000  
**Contact Address:** Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY  
**Plan Type:** Personal Pension Plan

The scheme is, or is deemed to be, a registered pension scheme in accordance with Part 4 of the Finance Act 2004.

IR reference or HMRC PSTR

00605333RT

### Transfer Value as at 25/04/2018

Former protected rights : £45,026.47  
Total non-protected rights: £0.00  
Total transfer value: £45,026.47

- The above figures are not guaranteed, and will be recalculated before the payment is made.

### Additional transfer details

Are any rights resulting from a pension share included?	No
Are drawdown pension funds included?	No
Has any tax-free cash been paid in connection with the rights being transferred?	No
Are any of the rights being transferred subject to a pension earmarking or attachment order?	No
Would block transfer or scheme wind-up rules apply?	No
Has the planholder flexibly accessed pension rights which subject them to the money purchase annual allowance ?	No

**David Thompson**

---

**From:** Neil Dowker <neil@countryfreshfoods.co.uk>  
**Sent:** 01 February 2019 12:48  
**To:** David Thompson  
**Cc:** sandradowker@hotmail.co.uk  
**Subject:** Unit Shireoaks TYtriangle, Worksop, Sheffield S81 8AD

David

Ref: Neil Dowker & Sandra Dowker

Please take this e -mail as confirmation of our decision to sell Unit 1 Shireoaks Triangle, Worksop S81 8AD to Country Fresh Foods SSAS.

Therefore we request that all existing pensions are transferred into our SSAS with immediate effect .

We request that the transaction to be completed within our year end and therefore ask that the pensions are transferred before 22nd March 2019.

regards

Neil Dowker  
Managing Director



PHOENIX LIFE

# Important Information about your pension plan

## Transferring your pension plan? – Things to think about

### Getting Advice

Transferring your pension benefits to a new pension provider can be a major decision to make.

We are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area at [www.unbiased.co.uk](http://www.unbiased.co.uk).

### Things to think about before transferring your plan

Transferring your pension is a big step, so we have highlighted a few things you may wish to consider before you finally commit to transferring. In particular please make sure you understand:

- **If the new agreement is cancelled with the new pension provider, we will not reinstate your benefits nor accept back the money transferred.**

#### Important information about 'Pension scams'

The enclosed Pension scams leaflet is provided as a guide only and may prove useful to you in explaining this issue in more detail.

**We strongly recommend that you are cautious if you have received a website promotion, cold-call, text message or advert encouraging you to transfer your benefits or cash-in your pension. Any plans that claim to provide you with a loan or cash sum greater than the scheme could provide, should be avoided. Unfortunately, in the majority of cases, these promises are bogus and such plans may result in you losing some or all of your pension benefits.**

**The leaflet makes reference to the UK minimum retirement age and UK helpline telephone numbers and these should be ignored if you do not hold or do not intend to transfer your pension to a UK pension arrangement.**

We have enclosed a 'Pension Scams' questionnaire as part of your transfer documentation, this document must be completed and returned to us along with your other transfer request documents before your requested transfer can be processed. Completion of the questionnaire will help us to identify any new or existing concerns relating to Pension Scams and will enable us to provide an increasing level of protection for planholders and their pension savings held with us.

#### Further information

If you need any further information on your plan, or help with the points raised above, please call us using the contact details in our covering letter.

If you have questions about pensions, or other finances, free and impartial help is available from:

- The Pensions Advisory Service, by calling 0300 123 1047, or visiting their website at [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk); or



FAO: Ms G Stuliglowa  
Pension Practitioner  
Office 12  
Venture Wales Building  
Pentrebach  
Merthyr Tydfil  
CF48 4DR

04 February 2019

Dear Ms. Stuliglowa

**RE: Country Fresh Foods SSAS**

Please find enclosed Transfer forms to enable Neil and Sandra to transfer their pensions into their SSAS.

Please can you complete the forms and return them to the appropriate provider (please also send us scanned copies once completed).

Should you have any queries please don't hesitate to contact me.

Yours sincerely



Rhianna Noble  
Administrator

# Form D - Transfer Discharge Form

To be completed by the planholder and returned to us.

Planholder:

Mr Neil Dowker

Plan number(s):

G62676X 000-000

I authorise Phoenix Life Assurance Limited to transfer the sum of **£45,026.47 not guaranteed** to:

Enter the full name and address of the pension provider or pension scheme which is to receive the transfer payment.

New Pension Provider:

TRUSTEES OF COUNTRY FRESH  
FOODS SSAS

New Pension Provider address:

C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GRAHAM ROAD,  
SHEFFIELD

Postcode: S10 3GP

**IMPORTANT - Please tick the box if required**

- ☒ Before acting upon these instructions, please warn me or my financial adviser (where applicable) if the transfer value has fallen by more than 5% from the figure quoted. I understand that, if this box is ticked and the value falls by more than 5% when the actual transfer is calculated, you will attempt to contact me by telephone on the daytime number provided below. If you are unable to contact me by telephone you will write to me. **I am aware that this will mean my transfer request will not be processed until I instruct Phoenix Life to proceed.**

Please provide a telephone number below which we can use to contact you between the hours of 8.30am and 5.30pm, Monday to Friday.

Preferred daytime contact number:

0114 263 0888

Transfer Discharge Form

If your financial adviser is acting on your behalf please tick the box

- ☒ My financial adviser is dealing with my pension transfer on my behalf, I authorise you to act upon their/his instructions.

Planholder's declaration:

**Please read this declaration carefully before signing it. If you believe one or more of the statements are not true in relation to the proposed transfer, and as a result you cannot sign the declaration, the transfer cannot proceed.**

In relation to the plan(s) listed above, I hereby declare:

- I agree to, and request, the transfer of benefits as indicated above.
- I understand the transfer value is not guaranteed. It will be recalculated before the payment is made, and may be higher or lower than the amount shown above.
- I am the legal owner of the plan(s) and I am legally entitled to instruct Phoenix Life Assurance Limited to transfer the value. I have never been adjudged to be bankrupt and there are no court orders affecting my plan(s).
- I agree to the amendment of my plan(s), where required, to permit the transfer of benefits requested.
- I agree that full payment by Phoenix Life Assurance Limited of the transfer value in respect of the plan(s) arising from this form, is in discharge of Phoenix Life Assurance Limited's obligation to make payments on the plan(s). For the avoidance of doubt, this discharge shall not prohibit me from raising a claim relating to any act or omission by Phoenix Life Assurance Limited in relation to the plan(s).
- The policy document is enclosed/has been lost (**delete as applicable**).
- My National Insurance Number is:

WL320797D

(We cannot make payment without this)

Planholder's Signature:

N. Dowker

## **Authorised transfers**

When you applied for registration you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with Section 169 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## **Deregistration**

We may carry out checks to make sure that the pension scheme continues to meet the criteria to be a registered pension scheme for tax relief and exemptions.

If we identify that any of the criteria in Section 158 of the Finance Act 2004 apply then we may deregister the pension scheme. If that should happen, you will be liable to a deregistration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it ceased to be a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can find more information about recognised transfers, unauthorised payments and deregistration in the Pensions Tax Manual. Go to [www.gov.uk](http://www.gov.uk) and search for 'Pensions Tax Manual'.





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# Form T - Transfer Questionnaire and Declaration

To be sent to and completed by the new pension provider.

**WARNING** - Failure to fully complete this form will delay payment.

## Section 1 -

### Details of Transferring Scheme /Planholder

**Scheme Name:**

NPLL PP Scheme No 1

**Planholder Name:**

Mr Neil Dowker

**Planholder date of birth:**

03/05/1961

**Planholder NI number:**

WL320797D

**Plan number(s)**

G62676X 000-000

## SECTION 2 -

### Details of Receiving Scheme

**Scheme Name:**

COUNTRY FRESH FOODS SSAS

**Scheme's HMRC registration or tax approval reference:**

00834979RB

**Please send us a copy of your tax approval letter or PSTR confirmation**

**Scheme administrators name:**

SANDRA Dowker.

**Scheme administrators address:**  
Transfer Questionnaire And Declaration

**Address:** C/O TAG WEALTH MANAGEMENT  
RIVERDALE, 89 GYTHAM ROAD,  
SHEFFIELD

**Postcode:** S10 3GP.

**Name of Contact (in case of enquiry):-**

**Telephone Number:**

**Type of scheme** - the scheme is a:  
(Please tick the **one** relevant box)

- a) UK registered personal or stakeholder pension scheme. ☐
- b) UK registered occupational pension scheme, or a buy-out (deferred annuity) contract or a public service pension scheme. ☐
- c) Another UK registered pension scheme. Please provide full details of the scheme. ☐

### Contracted out status

Is the scheme able to accept contracted out rights?

☒ Yes ☐ No

If 'Yes', the contracted out reference numbers are:

SCON S           N/A

and

ECON E           N/A

If Guaranteed Minimum Pension is to be provided, it will be revalued at:

%

### Additional details

On what basis do benefits accrue in the receiving scheme/arrangement?

Money Purchase ☐ Defined Benefit ☐

135014:00000001:001

Pension Practitioner.Com Limited  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

HM Revenue & Customs  
Pension Schemes Services  
FitzRoy House  
Castle Meadow Road  
NOTTINGHAM  
NG2 1BD

### Notification of registration for tax relief and exemptions

We have registered Country Fresh Foods SSAS on 13 07 2017. Tax relief and exemptions are due from this date.

This notification tells you that HM Revenue and Customs (HMRC) acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no legal significance beyond advising you of that.

Your Pension Scheme Tax Reference (PSTR) is 00834979RB. You should use this when you want to view the scheme details online and in all future communications with us.

### Your pension scheme

On your application for registration you have indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an event report. If there are any other changes, to any factor regarding a declaration or confirmation you gave when applying to register the scheme, please tell us as soon as possible.

An occupational pension scheme is defined in Section 150(5) of the Finance Act 2004 as 'a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons'.

As you have indicated that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may deregister the scheme.

### Your responsibilities as the scheme administrator

As part of the registration process you declared that as the scheme administrator you are a fit and proper person to carry out the role and you will comply with Section 270(3) of the Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with Section 270(3), or it appears to HMRC that you are not a fit and proper person, we may deregister the pension scheme.





PHOENIX LIFE

# Phoenix Life Transfer Document Checklist

Please ensure all forms have been fully and accurately completed, and all of the documents listed below are sent to us or the new pension provider as indicated.

Document Title	Instructions	✓
Important Information about your pension plan Transfer discharge form (Form D)	<ul style="list-style-type: none"><li>Have you read this important document and understood the risks involved in your transfer?</li><li>Have you fully completed the name and address of the new pension provider receiving the transfer payment?</li><li>Have you fully completed the form and has this been signed by <b>you, the plan holder</b>.</li></ul>	<input type="checkbox"/>
Plan documents	<ul style="list-style-type: none"><li>Have you enclosed your original plan documents?</li><li>If no, have you lost the documents and have you indicated this on the discharge form?</li></ul>	<input type="checkbox"/>
Pension Scams Questionnaire (Form Q)	<ul style="list-style-type: none"><li>Have <b>you</b> fully completed the questionnaire with all questions answered Yes or No as appropriate?</li></ul>	<input type="checkbox"/>
Information to be sent to the New Pension Provider (Form I)	<ul style="list-style-type: none"><li>Has this form been sent to the <b>new pension provider</b>?</li></ul>	<input type="checkbox"/>
Transfer Questionnaire and Declaration form (Form T)	<ul style="list-style-type: none"><li>Has this form been sent to the <b>new pension provider</b>?</li></ul>	<input type="checkbox"/>

**We will only be able to process this transfer once we have received the correctly completed documents.**

Please return your completed forms and documents to:

Phoenix Life  
Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY





UK Business Channels  
51 Belmont Road  
Uxbridge  
Middlesex  
UB8 1RZ

T 01895 272222  
F 01895 619319  
[www.aibgb.co.uk](http://www.aibgb.co.uk)

Registered Scheme Administrator Ltd

48 Chorley New Road

Bolton

BL1 4AP

Dear Sirs

Re: Account Name – Country Fresh Foods SSAS

Account details - 23-83-96 04919088

We are pleased to confirm that the account for the above named client has been opened under the details shown above.

Yours faithfully

Kevin Maynard

Business Channels

AIB Group (UK) p.l.c.



Lynch Wood Park  
Lynch Wood  
Peterborough  
PE2 6FY  
[www.phoenixlife.co.uk](http://www.phoenixlife.co.uk)

### **Data Protection Act 1998: How we use the information you provide**

The personal data you have provided to us will be treated as confidential and held in our data systems to provide the product or service for which you have applied, and may also be used for the:

- prevention of crime, fraud and money laundering; and
- purposes of identity verification via electronic reference agencies, who may keep a record of the data.

Your personal data will only be disclosed to other members of the Phoenix Group , its agents and their subcontractors, or selected third parties, where there is a legitimate reason to do so.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and meet the requirements of the Data Protection Act 1998.

A full copy of our data protection statement can be obtained from our Customer Contact Centre.



Registered Scheme Administrator Limited | Office 12 | Venture Wales Building | Pentrebach | Merthyr Tydfil CF48 4DR  
Telephone 0121 769 0041 | E-mail [info@registeredSchemeAdministrator.com](mailto:info@registeredSchemeAdministrator.com)

Rhianna Noble  
TAG Wealth Management  
Riverdale  
89 Graham Road  
Sheffield  
S10 3GP

08/02/2019

Dear Rhianna,

**Re: Country Fresh Foods SSAS**

I can confirm that we have been appointed to provide and operate a bank account facility for the above scheme.

Any transactions requested are firstly approved and then processed by Registered Scheme Administrator Limited.

The account details are as follows:

Bank Name: Allied Irish Bank (GB)  
Account Name: Country Fresh Foods SSAS  
Account Number: 04919088  
Sort Code: 23-83-96

Please find enclosed a letter from AIB confirming that such account has been set up with them.

Please note that the bank will not accept payments by cheque and any transfer payments should be made by BACS.

Should you have any queries, please do not hesitate to get in touch.

Yours sincerely,

Georgina Martin

**For Registered Scheme Administrator Limited**

Enc.





PHOENIX LIFE

# Form Q -PENSION SCAMS QUESTIONNAIRE

**To be completed by the planholder**  
**IMPORTANT - THIS FORM MUST BE RETURNED TO US BEFORE**  
**THE TRANSFER CAN GO AHEAD – This is for your protection**

**Scheme Name:**

NPLL PP Scheme No 1

**Planholder Name:**

Mr Neil Dowker

**Plan number(s)**

G62676X 000-000

As a pension provider, Phoenix Life has a duty to protect your pension by looking for signs that your pension is being transferred as part of a pension scam. This could be where:

- a pension is being transferred to an arrangement which allows benefits to be transferred out before the minimum age specified by Her Majesty's Revenue and Customs (HMRC), which is 55;

- a new pension provider promises to pay out tax-free cash which is higher than the HMRC limits;
- a pension loan or cash incentive is offered and the information provided to you is misleading;
- you are not sufficiently warned about large tax charges that you will be personally responsible for; and where
- set-up and ongoing charges are not clearly explained.

The fraud risk when transferring your pension plan is high therefore please ensure you read the transfer pack we have provided carefully as it provides further information in relation to pension scams.

As part of our standard process and to help us monitor the security of your pension we need you to answer the following questions – please provide as much information as you can as it will help us with our investigations (\*please indicate as applicable):-

Did the new pension provider or any connected party contact you first? (Cold calling by telephone, post, email, text or door to door)

\*Yes / ☒ No (If Yes please provide details below)



Registered Scheme Administrator Limited | Office 12 | Venture Wales Building | Pentrebach | Merthyr Tydfil CF48 4DR  
Telephone 0121 769 0041 | E-mail [info@registeredSchemeAdministrator.com](mailto:info@registeredSchemeAdministrator.com)

Rhianna Noble  
TAG Wealth Management  
Riverdale  
89 Graham Road  
Sheffield  
S10 3GP

08/02/2019

Dear Rhianna,

**Re: Country Fresh Foods SSAS**

Please find enclosed completed discharge forms for the above scheme.

These will require further signatures from Sandra Dowker.

I have attached a tax registration letter along with 2 letters confirming scheme's bank account details. The letters relating to AIB have been prepared for the Royal London transfer.

If you have any queries, please do not hesitate to get in touch.

Yours sincerely,

Georgina Martin  
**For Registered Scheme Administrator Limited**

Enc.