



ReAssure

26 August 2016

Our reference: CE\0026536184

Mr EP Corrigan
198 Glennasheever Road
Derrygonnelly
ENNISKILLEN
BT93 6FA

Policyholder(s): Mr Corrigan
Policy number(s): B55462558

Dear Mr Corrigan

Thank you for your recent enquiry concerning this policy. Please note that each policy listed above includes any endorsements that may have been issued since the policy was taken out.

The current fund value as at 26 August 2016 is £2,859.32.

The transfer value as at 26 August 2016 is £2,859.32.

The transfer value is the policy value after we have taken off any charges and penalties that may apply to your policy. You can refer to your policy documentation to find out more about what we apply.

The transfer value is not guaranteed and we will re-calculate it on receipt of all our requirements.

So we can transfer this policy we need the following:

- Transfer Payment Release Form - completed and signed by both the Policyholder and an authorised signatory of the receiving scheme.
- The Original Policy Schedule.

In certain circumstances we may want some more information. If this is the case, we will contact you promptly with full details of what we need from you. However once we have everything we need, we will begin the transfer of this policy without delay. When calculating the transfer value of your fund, we will use the calculation price prevailing on the day following receipt of the fully completed Transfer Payment Release Form.

Please note, for us to transfer the policy, we need all of our transfer requirements to be with us within six months from the date the policyholder signs the Transfer Payment Release Form.

If you're unsure about what to do with your policy we would strongly recommend you seek advice from an Independent Financial Adviser (IFA). If you don't already have an IFA you

ReAssure Ltd, Registered Office: Windsor House, Telford Centre, Telford, Shropshire, TF3 4NB
Registered in England No. 754167

Tel: 0800 073 1777 Fax: 0870 709 1111 Email: customers@reassure.co.uk www.reassure.co.uk

ReAssure Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 110495. Member of the Association of British Insurers.

can find advisers in your area at www.unbiased.co.uk.

If you need any further information, please contact us on 0800 073 1777 between 8:30am and 5:30pm Monday to Friday not including bank holidays.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Carl Ellen', written in a cursive style.

Carl Ellen
Policy Admin Telford

The following attachments are included:

Combined Transfer Payment Form

Transfer warning insert for occupational and pension products



ReAssure

25 August 2016

Our reference: S\0026530850

Mr EP Corrigan
198 Glennasheevar Road
Derrygonnelly
ENNISKILLEN
BT93 6FA

Policyholder(s): Mr Corrigan
Policy number(s): T55204554

Dear Mr Corrigan

Thank you for your recent correspondence regarding the above policy.

Before we can continue with your request to transfer we require you to complete the attached questionnaire.

We also require evidence of earnings in the form of a payslips.

Once we have received the above requirements we will be able to continue with your request to transfer, subject to further checks.

If you need any further information, then please contact our Client Services Department on 0800 073 1777.

Yours sincerely

Scarlett Brice
Policy Admin Telford

**Scammed out of
his retirement.**
Don't be next.



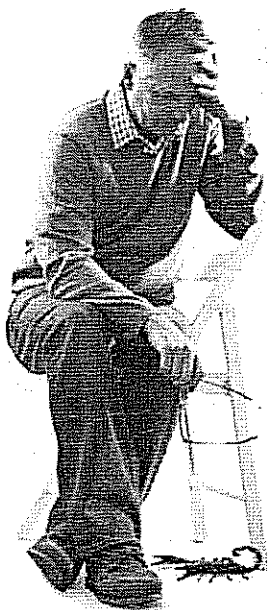
Visit **www.pension-scams.com**



Pension wise
Your money. Your choice.
Backed by HM Government

ActionFraud
National Fraud & Cyber Crime Reporting Centre

The PENSIONS
Advisory Service



Geoff's story

Tricked into being part of the scam

Bold text highlights typical hallmarks of a scam. These are based on real life experiences of scam victims.

Age: 56

Situation: Two company pensions that he's been paying into for 30 years altogether

Investment offer: overseas property developments

Geoff is looking forward to his retirement. Now he can access his pension more flexibly, he's been thinking about how to spend his money – he wants to help his daughter with a deposit for a flat, and is hoping he'll have a bit left to do up the house and maybe upgrade his car.

His friend mentions an investment opportunity he's bought into, where he got 30% of the value of his pension pot upfront, plus promises of good annual investment returns. Geoff's interested and agrees to have a chat with Chris, his friend's financial adviser. Chris explains that he just needs to sign a document saying he wants to transfer his pension into another scheme, and the money will then get **invested in a hotel** complex in an up-and-coming tourist region **overseas**.

Geoff has a read of the brochure Chris gives him and checks out the website, both of which **look very credible** – they've got government logos and mention the Financial Conduct Authority. He knows he has to **act quickly** as the offer expires in a couple of days so decides to go for it. You only live once.

Within a couple of hours, a **courier** comes round with some papers to sign. Geoff has a quick look through and notices that they say he is now a company director and trustee of his pension scheme. He's a bit confused by that but assumes it's probably all fine, and the courier's waiting, so he signs on the dotted line.

Geoff gets some of his **cash upfront** and spends it on home improvements. He wants to know when he can get the rest of the lump sum, so he tries to call Chris to find out. The line is disconnected, so he searches online and is unable to find any contact details for Chris or his firm.

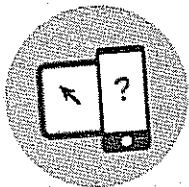
After several more months of trying to locate Chris and the missing money, Geoff calls The Pensions Advisory Service for advice. It quickly becomes apparent that he has probably lost all his pension savings. By **signing the papers and becoming a company director**, he has also taken on new legal duties with Companies House and HMRC that he didn't know about. This leads to HMRC fining him for tax-related offences. Now Geoff can't help his daughter buy a flat, and he'll have to keep on working for far longer than he'd planned so he can pay back his fine. All his savings are gone.



Don't be next.

How not to be next

If you're thinking about how to invest your retirement savings, follow these ten steps to protect your pension



1. Be wary of cold calls and unsolicited texts or emails

Scammers will often claim they're from Pension Wise or other government-backed bodies. These organisations would never phone or text to offer a pension review.



2. Check everything for yourself

People have fallen for scams because they'd been 'recommended by a friend'. Do your homework, even if you consider yourself to be financially savvy – false confidence can lead to getting stung.



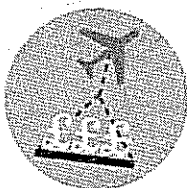
3. Make sure your adviser is on the Financial Conduct Authority (FCA) approved register

Pension scammers may pose as financial advisers. Check to make sure yours is FCA-registered at www.fca.org.uk/register.



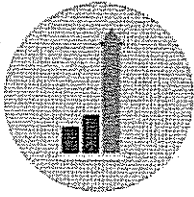
4. Check the FCA's list of known scams

Visit www.fca.org.uk/scamsmart to see if the deal you're being offered is a known scam.



5. Steer clear of overseas investment 'deals'

Well-known scam types include unregulated investment in a hotel, vineyard or other overseas opportunity, and where your money is all in one place – and therefore more at risk.



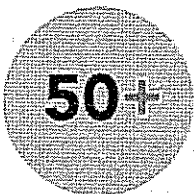
6. Don't fall for 'guaranteed' returns or professional looking websites or brochures

You can never guarantee returns on an investment, and anyone can create a smart website or brochure these days. Question everything, however credible it sounds or looks.



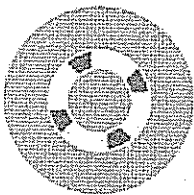
7. Don't be rushed into a decision

Scammers will try to pressure you with 'time limited offers' or send a courier to your door to wait while you sign documents. Take your time to make all the checks you need – even if this means turning down an 'amazing' deal.



8. If you're aged 50 or over and have a DC (defined contribution) pension, talk to Pension Wise

Pension Wise is there to help you investigate your retirement options. Visit www.pensionwise.gov.uk for more information (and to check what kind of pension you have).



9. Ask The Pensions Advisory Service for help

You can call them on 0300 123 1047 or visit www.pensionsadvisoryservice.org.uk for free pensions advice and information.



10. Contact your provider and call Action Fraud if you think you've been scammed

If you've already signed something you're now unsure about, call Action Fraud on 0300 123 2040 and contact your pension provider immediately. They may be able to stop a transfer that hasn't taken place yet.

What can you do with your pension pot?

If you are over 55 years old you can now access your pension savings in new ways, giving you more options about how you fund your retirement years.

Under age 55	Age 55 or older
✘ You can't release or 'cash in' your pension (unless you are too ill to work)	✓ You can use your pension to buy a regular income for the rest of your life (an 'annuity')
✓ You can transfer your pension from one regulated scheme to another	✓ You can use your pension to provide a flexible retirement income ('drawdown')
	✓ You can take your pension as cash in stages
	✓ You can take the whole pot as cash in one go

There may be tax implications for how you access your savings. HMRC charges a tax penalty of at least 55% of an unauthorised withdrawal from your pension savings. Make sure you understand how you will be affected before you make a decision about how to use them.



People like you have lost their life savings after falling for a scam. Don't be next.

A cross-government initiative by:

ActionFraud
National Fraud & Cyber Crime Reporting Centre



Pension scams
Help for individuals

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March 2016



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The PENSIONS
Advisory Service

The Pensions
Regulator

Protect your pension pot

Are you considering transferring money from your pension fund into a new scheme?

Is the new scheme a self-invested personal pension (SIPP) or a small self-administered scheme (SSAS)?

Will your pension pot be investing in unusual investments such as overseas property, forestry, storage units, care homes, biofuels or other businesses you don't know much about?

Were you motivated by a call, online advert or text out of the blue to discuss your pension or offered a 'free pension review'?

If the answer to any of these questions is yes, read on to find out how to protect your pension pot.

Be very wary

These free 'reviews' are often designed to persuade you to move money saved in your existing personal or occupational pension into high-risk schemes.

Professional pension advice is not free. Professional advisers looking to act in your best interests are very unlikely to cold call you offering their service.

The risks

- ❶ Unusual investments tend to be unregulated and high risk, and may be difficult to sell if you need access to your money.
- ❷ You could lose some or all of your pension pot. While these investments may offer higher rates of potential returns, the returns are not guaranteed and the money you invest is at risk.
- ❸ Most of the companies making these offers are not authorised or regulated by the FCA.
- ❹ You may have no right to complain to the Financial Ombudsman Service or to claim compensation from the Financial Services Compensation Scheme.
- ❺ Even if a regulated firm is involved, there is little protection if an unregulated investment is mismanaged or if there is fraud.
- ❻ Some of these investments may be outright scams.

What you should do next

If you are considering transferring money from your pension fund, get financial advice from an authorised financial adviser first. Make sure the adviser is

You could lose everything you have invested, significantly reducing your retirement income

authorised to give pensions advice by checking our www.fca.org.uk/register.

If you are considering investing some of your pension pot in unregulated investments, make sure you understand them and the risks involved. Your adviser should consider whether they are suitable for you. For most individual investors, investing their pension savings in unregulated investments is unlikely to be in their best interests. All investment alternatives should be considered and leaving your pension pot where it is may be the best decision.

Further information

You can find more about current risks at

www.fca.org.uk/consumers

including information on what to do if you are, or have been, approached by an unauthorised firm.

You can also get more information about pensions at

www.moneyadvice.service.org.uk and

www.pensionsadvisoryservice.org.uk



ReAssure

26 August 2016

Our reference: CE\0026536172

Mr EP Corrigan
198 Glennasheevar Road
Derrygonnelly
ENNISKILLEN
BT93 6FA

Policyholder(s): Mr Corrigan
Policy number(s): T55204554

Dear Mr Corrigan

Thank you for your recent enquiry concerning this policy. Please note that each policy listed above includes any endorsements that may have been issued since the policy was taken out.

The current fund value as at 26 August 2016 is £67,151.33.

The transfer value as at 26 August 2016 is £67,151.33.

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So we can transfer this policy we need the following:

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Please note, for us to transfer the policy, we need all of our transfer requirements to be with us within six months from the date the policyholder signs the Transfer Payment Release Form.

If you're unsure about what to do with your policy we would strongly recommend you seek advice from an Independent Financial Adviser (IFA). If you don't already have an IFA you

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Yours sincerely

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Carl Ellen
Policy Admin Telford

The following attachments are included:

Combined Transfer Payment Form

Transfer warning insert for occupational and pension products



ReAssure

TRANSFER PAYMENT RELEASE FORM

NOTES TO HELP YOU WHEN COMPLETING THIS FORM

Notes applying to more than one section

This form should be completed when you have chosen to transfer your pension fund with us to another provider.

All pages of this form should be returned to us. Do not separate and send back only part of a form, as it will delay your request.

You may lose all or some of your benefits on transfer, for example:

- If your policy has a guaranteed annuity rate (GAR) this will be lost on transfer.
- If you are a member of an Executive Pension Scheme where you are entitled to more than 25% tax-free cash lump sum, this entitlement will be lost unless the transfer is a **block transfer**.
- If you were previously a member of an Occupational Pension Scheme and you are entitled to more than 25% tax-free cash lump sum, this entitlement may be lost on transfer.
- If you have rights in a Section 32 policy (This is where you transferred benefits from a previous employer's Occupational Scheme.), and after A-day wish to transfer those rights to another scheme.
- If your policy has a protected low pension age, because of the job you do, this will be lost unless the transfer is a **block transfer**.
- Where enhanced protection applies to your pension savings (or you've registered for fixed protection 2012 or fixed protection 2014), this will be lost unless it is a **permitted transfer** under HMRC rules.
- If your policy started on or before 10 December 2003 then you may have a right to retire between the ages of 50 and 75 (unless you have an earlier protected pension age). If you transfer out of this policy you will lose this right and after 6 April 2010 you will not be able to retire until age 55.

For more information about the terms in bold text above please refer to the member pages of the Registered Pension Schemes Manual (RPSM)
<http://www.hmrc.gov.uk/manuals/rpsmmanual>.

We will pay the benefits from this policy to your selected receiving scheme provided both you and the receiving scheme administrator have completed this form accurately and given us all the necessary information.

You can find more about transfers on HM Revenue & Customs (HMRC) website,
<http://www.hmrc.gov.uk>.

Section 1 – Information we already know

Read the information we have completed for you. If any of it is incorrect, please amend the form and sign by the side of the change.

Section 2 – Confirmation from you the policyholder

Read the declaration passages and sign in the space provided. We cannot continue with your transfer request without your signature.

Section 3 – For use by new scheme administrator only

This can only be completed by the Scheme Administrator of the pension provider to whom you want us to transfer your pension fund. Please ensure that they complete all sections and sign the declaration. **DO NOT separate the form and return the separate parts as this will cause delays.**

**Scammed out of
his retirement.**
Don't be next.



Visit **www.pension-scams.com**



Pension wise
Your money. Your choice.

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ActionFraud
National Fraud & Cyber Crime Reporting Centre

The PENSIONS
Advisory Service



Geoff's story

Tricked into being part of the scam

Bold text highlights typical hallmarks of a scam. These are based on real life experiences of scam victims.

Age: 56

Situation: Two company pensions that he's been paying into for 30 years altogether

Investment offer: overseas property developments

Geoff is looking forward to his retirement. Now he can access his pension more flexibly, he's been thinking about how to spend his money – he wants to help his daughter with a deposit for a flat, and is hoping he'll have a bit left to do up the house and maybe upgrade his car.

His friend mentions an investment opportunity he's bought into, where he got 30% of the value of his pension pot upfront, plus promises of good annual investment returns. Geoff's interested and agrees to have a chat with Chris, his friend's financial adviser. Chris explains that he just needs to sign a document saying he wants to transfer his pension into another scheme, and the money will then get **invested in a hotel** complex in an up-and-coming tourist region **overseas**.

Geoff has a read of the brochure Chris gives him and checks out the website, both of which **look very credible** – they've got government logos and mention the Financial Conduct Authority. He knows he has to **act quickly** as the offer expires in a couple of days so decides to go for it. You only live once.

Within a couple of hours, a **courier** comes round with some papers to sign. Geoff has a quick look through and notices that they say he is now a company director and trustee of his pension scheme. He's a bit confused by that but assumes it's probably all fine, and the courier's waiting, so he signs on the dotted line.

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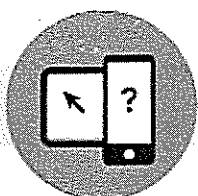
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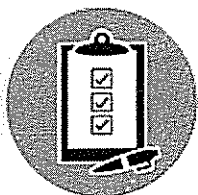
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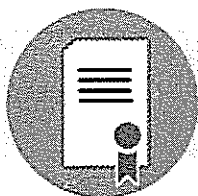
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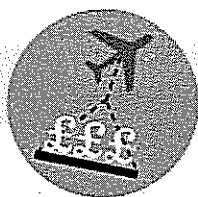
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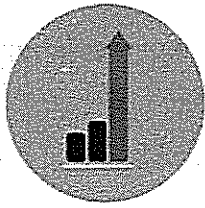
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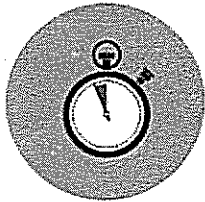
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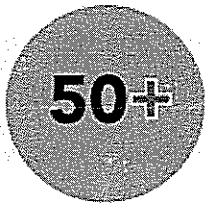
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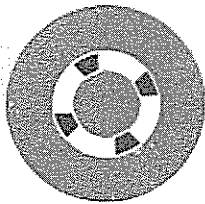
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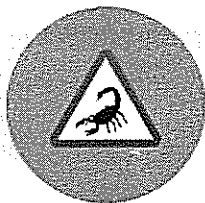
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Pension scams
Help for individuals

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March 2016



The PENSIONS
Advisory Service

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ReAssure

Pension Transfer Questionnaire [OPS & SSAS]

Name: Mr EP Corrigan

Policy number: T55204554

Please ensure you choose one option, sign and date below and return the form in the pre-paid envelope provided.

Option 1:

(Tick one box)

YES: I confirm that I would like ReAssure to continue to look at my requested transfer and have fully completed all the questions below.

☒

Option 2:

NO: I confirm that I would no longer like to proceed with my requested transfer and have therefore not completed the questions below.

☐

Signature:

Emmon Corrigan

Print Name:

EMMON CORRIGAN

Date:

28 - 08 - 2016

Background

1. What is the main reason for wanting to transfer your pension?

Better investment

2. What do you want to achieve through the transfer that you can't in your current scheme?

better returns



ReAssure

Name: Mr EP Corrigan

Policy number: T55204554

3. How did you become aware of the receiving scheme, was it via a text or unsolicited call? Who were you contacted by?

I know the people involved -

Transfer Process

4. Were you asked to make a quick decision about transferring your pension or to speed up the transfer process?

NO

5. Have you received any financial advice in connection with the transfer? If so, please provide details of the organisation or company that provided you with that advice and a copy of that advice if possible.

I AM AN ACCOUNTANT - I KNOW
WHAT I AM DOING

6. Have you checked to see if this adviser is authorised to provide advice on pensions on the Financial Services Register [see: <http://www.fsa.gov.uk/register/home.do>]

yes

7. During the transfer process has all communication been by text, email and/or telephone?

Telephone



ReAssure

Name: Mr EP Corrigan
Policy number: T55204554

8. Was a courier sent to your home to collect signed documentation?

No

9. During the transfer process has the receiving scheme (or its administrator) contacted you with any official documentation? If so, please send copies.

All taken care of by my financial
Advisor - would not be financial planner

The Receiving Scheme DJP Bury Ltd SASS

10. Have you been offered any sort of cashback, loan, or other cash benefit from your new pension scheme or the scheme's administrator?

No

11. Have you been told that you can access any part of your pension fund under the receiving pension scheme before age 55?

yes

12. What initial fees and charges have you been quoted under the new arrangement, including any commission payments?

very small

13. What are the ongoing fees and charges you will be paying in the new scheme?

immaterial



ReAssure

Name: Mr EP Corrigan

Policy number: T55204554

14. What investments have you been offered under the new arrangement? Please send us copies of any information or brochures you have been sent.

This is personal.

15. Have you been promised a particular guaranteed rate of investment return in your new arrangement, and if so what is it?

12% p.a. + dividend

16. If your new pension scheme is a SSAS, do you understand your duties as a scheme trustee and have you any experience of running a pension scheme?

yes

17. Were you told that in the event of your death under your current pension, your relatives would lose your pension fund?

yes

Employment

18. Who is your current employer and what is the address of your usual place of work?

Corrigan & Co LTD
UNIT 9, ENNISKEENA BUSINESS CENTRE
TENNIS RD. ENNISKEENA BT26 4RL



ReAssure

Name: Mr EP Corrigan

Policy number: T55204554

19. Please send a us a recent original payslip as evidence of employment

Enclosed



(Please Tick if enclosed)

20. What is your relationship with the Principal Employer that sponsors the new pension scheme?

COLLEAGUE

21. Will you or the new pension scheme's sponsoring or participating employer be paying any contributions to the scheme (apart from transfers)? If so, please give details.

NO - possibly

The Pensions Regulator

22. Have you read The Pensions Regulator's leaflet on Pension Scams?

yes

CORRIGAN & CO LTD

Department	- No Department			Payment Method - Cheque		Payment Period - Monthly	
BASIC	1.00	936.0000	936.00	PAYE Tax	25.00	Total Gross Pay TD	4680.0
				National Insurance	31.68	Gross for Tax TD	4680.0
						Tax Paid TD	124.4
						Earnings for NI TD	4670.0
						National Insurance TD	158.4
						Earnings for NI	934.0
						Gross for Tax	936.0
						Total Gross Pay	936.0
						Nat. Insurance No.	WM953046
5	26/08/2016	0	973L	5	Mr. Eamonn Patrick Corrigan		879.32

CORRIGAN & CO LTD

Department	- No Department			Payment Method - Cheque		Payment Period - Monthly	
BASIC	1.00	936.0000	936.00	PAYE Tax	24.80	Total Gross Pay TD	3744.0
				National Insurance	31.68	Gross for Tax TD	3744.0
						Tax Paid TD	99.4
						Earnings for NI TD	3736.0
						National Insurance TD	126.7
						Earnings for NI	934.0
						Gross for Tax	936.0
						Total Gross Pay	936.0
						Nat. Insurance No.	WM953046
4	29/07/2016	0	973L	5	Mr. Eamonn Patrick Corrigan		879.52



ReAssure

PLEASE RETURN ALL PAGES OF THIS FORM

Page 1 of 10

Policy Number(s): T55204554

Policyholder(s): Mr Eamonn Patrick Corrigan

Transfer Payment Release Form

(to transfer your pension fund to another pension provider)

You may have an alternative to taking, or transferring the money from your pension, why not contact us on 0800 073 1777.

This form is important as it helps us to transfer your pension fund to the new Pension Provider correctly with the minimum of delay.

Section 1 - Information we already know		
Part A: Your personal details		
	Policy number	T55204554
	Name of policyholder	Mr Eamonn Patrick Corrigan
	Name of Member (if different than policyholder)	
	Policyholder's/Member's National Insurance No.	WM953046B
	Type of Scheme (Please write type of scheme here and complete the relevant section unless already completed for you)	Personal Pension Plan
Part B: Your type of UK registered pension scheme		
	PERSONAL PENSION SCHEME	
Part C: Your Pension Value		
	Monetary amount of split:	
	Former Protected Rights	£0.00
	Ordinary Rights (all policies except occupational schemes)	£67,151.33
	Total amount to be transferred. *	£67,151.33
	*The transfer value amount is not guaranteed and we will re-calculate it on the day after we receive this form from you, provided it is completed accurately and we have all the information we need.	

ReAssure Ltd, Registered Office: Windsor House, Telford Centre, Telford, Shropshire, TF3 4NB
Registered in England No. 754167

Tel: 0800 073 1777 Fax: 0870 709 1111 Email: customers@reassure.co.uk www.reassure.co.uk

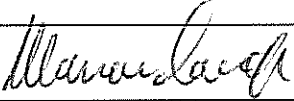
ReAssure Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 110495. Member of the Association of British Insurers.

PLEASE RETURN ALL PAGES OF THIS FORM

Page 2 of 10

Policy Number(s): T55204554

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 2 - Confirmation from you the policyholder	
Declaration made by you	
Please return your original policy documents with this form. If you cannot find them then, please read the section below.	
I have carried out a diligent search in all the places I would expect to find the policies. I have also made enquiries of all people who may be able to give me information about their whereabouts but I have had no success in locating the policies.	
If I find out where the policies are, I will inform you immediately. I will also return the policies to you as soon as I find them.	
I authorise payment of the Open Market Option/transfer value to the receiving scheme, details of which the receiving scheme administrator has completed in Section 3, Part A. On payment of the transfer I discharge ReAssure Limited from any and all liability under the policies numbered in Section 1, Part A.	
Signature of Policyholder/Trustee	 Date 28/8/16
Print Name	EAMONN CORRIGAN

If the policy is held under Trust then we need all the Trustees to sign below.

Signature of Trustee	Date
Print Name	
Signature of Trustee	Date
Print Name	
Signature of Trustee	Date
Print Name	
Signature of Trustee	Date
Print Name	

Where the member is NOT the policyholder, please sign below:

Signature of member	Date
Print Name	



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PLEASE RETURN ALL PAGES OF THIS FORM

Page 3 of 10

Policy Number(s): T55204554

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 3 - For use by the new scheme administrator only

Part A: New scheme details

Name of Pension Provider	
Name of Scheme	
Address of Scheme	
Postcode	
Company Telephone Number	
Reference, to be quoted in correspondence	

Part B: Your type of pension scheme

- (a) ☐ A registered pension scheme governed and administered under UK Pension Law.
If the transfer includes GMP rights (see Section 1) and your scheme will retain these rights in GMP form please provide your contracted-out reference number(s) below:

SCON:	S									
ECON:	E									

ECON needed if your scheme is a contracted-out final salary scheme

- (b) ☐ A qualifying recognised overseas pension scheme (QROPS).
Please provide your QROPS reference number as provided by HM Revenue & Customs below:

Q	R	O	P	S						
---	---	---	---	---	--	--	--	--	--	--

(For a definition of what this means you may wish to look at the information on HM Revenue & Customs website <http://www.hmrc.gov.uk>)

Please send us a copy of the QROPS acceptance letter issued by HMRC Audit & Pension Schemes Service (APSS).

- (c) ☐ HM Revenue & Customs reference (if applicable)

Please record number here:

--	--	--	--	--	--	--	--	--	--	--

PLEASE RETURN ALL PAGES OF THIS FORM

Page 4 of 10

Policy Number(s): T55204554

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 3 - For use by the new scheme administrator only (continued)

Part C: Confirmation of payment details to a UK registered non-Occupational Pension Scheme; otherwise complete Part D

Please make payment to the following:

Bank name: (e.g. HSBC)										
Address:										
Postcode:										
Bank Sort Code:			-			-				
Bank Account Number:										
Building Society Account Number:										
Bank Account Holder's Name:										
Share Account Number:										

Part D: Confirmation of payment details to an Occupational Pension Scheme or any overseas scheme; otherwise complete Part C

Please make payment to the following:

Cheque Payee:										
Address:										
Postcode:										
Payment Reference: (Must be quoted)										

Part E: Complete if the transfer payment is to be sent via an Independent Broker

The Broker is co-ordinating the purchase of an Open Market Annuity	<input type="checkbox"/>
The Broker is employed as a third party administrator of the receiving scheme and administers the Scheme's bank account	<input type="checkbox"/>
The Broker is employed as a third party administrator of the SIPP and administers the SIPP's bank account	<input type="checkbox"/>



ReAssure

PLEASE RETURN ALL PAGES OF THIS FORM

Page 5 of 10

Policy Number(s): T55204554

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 3 - For use by the new scheme administrator only (continued)	
Part F: Complete if the transfer payment is to be made payable to an Independent Broker	
The Broker is the appointed Scheme Administrator of the SIPP (Self-Invested Personal Pension)	<input type="checkbox"/>
Part G: Declaration by receiving scheme administrator	
I/We declare that: the receiving scheme is as specified in Section 3, Part B and that it is willing and able to receive the Open Market Option/transfer payment shown in Section 1, Part C (remembering that this value will be recalculated in line with the policy conditions) all information given in this section is true and complete.	
Part H: Signature of receiving scheme administrator/scheme trustee	
Signature:	Print Name:
Date:	Position:
For and on behalf of	
(Trustees/Administrator of receiving scheme)	

TRANSFER PAYMENT RELEASE FORM

NOTES TO HELP YOU WHEN COMPLETING THIS FORM

Notes applying to more than one section

This form should be completed when you have chosen to transfer your pension fund with us to another provider.

All pages of this form should be returned to us. Do not separate and send back only part of a form, as it will delay your request.

You may lose all or some of your benefits on transfer, for example:

- If your policy has a guaranteed annuity rate (GAR) this will be lost on transfer.
- If you are a member of an Executive Pension Scheme where you are entitled to more than 25% tax-free cash lump sum, this entitlement will be lost unless the transfer is a **block transfer**.
- If you were previously a member of an Occupational Pension Scheme and you are entitled to more than 25% tax-free cash lump sum, this entitlement may be lost on transfer.
- If you have rights in a Section 32 policy (This is where you transferred benefits from a previous employer's Occupational Scheme.), and after A-day wish to transfer those rights to another scheme.
- If your policy has a protected low pension age, because of the job you do, this will be lost unless the transfer is a **block transfer**.
- Where enhanced protection applies to your pension savings (or you've registered for fixed protection 2012 or fixed protection 2014), this will be lost unless it is a **permitted transfer** under HMRC rules.
- If your policy started on or before 10 December 2003 then you may have a right to retire between the ages of 50 and 75 (unless you have an earlier protected pension age). If you transfer out of this policy you will lose this right and after 6 April 2010 you will not be able to retire until age 55.

For more information about the terms in bold text above please refer to the member pages of the Registered Pension Schemes Manual (RPSM)
<http://www.hmrc.gov.uk/manuals/rpsmmanual>.

We will pay the benefits from this policy to your selected receiving scheme provided both you and the receiving scheme administrator have completed this form accurately and given us all the necessary information.

You can find more about transfers on HM Revenue & Customs (HMRC) website,
<http://www.hmrc.gov.uk>.

Section 1 – Information we already know

Read the information we have completed for you. If any of it is incorrect, please amend the form and sign by the side of the change.

Section 2 – Confirmation from you the policyholder

Read the declaration passages and sign in the space provided. We cannot continue with your transfer request without your signature.

Section 3 – For use by new scheme administrator only

This can only be completed by the Scheme Administrator of the pension provider to whom you want us to transfer your pension fund. Please ensure that they complete all sections and sign the declaration. **DO NOT separate the form and return the separate parts as this will cause delays.**



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PLEASE RETURN ALL PAGES OF THIS FORM

Page 1 of 10

Policy Number(s): B55462558

Policyholder(s): Mr Eamonn Patrick Corrigan

Transfer Payment Release Form

(to transfer your pension fund to another pension provider)

You may have an alternative to taking, or transferring the money from your pension, why not contact us on 0800 073 1777.

This form is important as it helps us to transfer your pension fund to the new Pension Provider correctly with the minimum of delay.

Section 1 - Information we already know		
Part A: Your personal details		
	Policy number	B55462558
	Name of policyholder	Mr Eamonn Patrick Corrigan
	Name of Member (if different than policyholder)	
	Policyholder's/Member's National Insurance No.	WM953046B
	Type of Scheme (Please write type of scheme here and complete the relevant section unless already completed for you)	Personal Pension Plan
Part B: Your type of UK registered pension scheme		
	PERSONAL PENSION SCHEME	
Part C: Your Pension Value		
	Monetary amount of split:	
	Former Protected Rights	£0.00
	Ordinary Rights (all policies except occupational schemes)	£2,859.32
	Total amount to be transferred. *	£2,859.32
<p>*The transfer value amount is not guaranteed and we will re-calculate it on the day after we receive this form from you, provided it is completed accurately and we have all the information we need.</p>		

PLEASE RETURN ALL PAGES OF THIS FORM

Page 2 of 10

Policy Number(s): B55462558

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 2 - Confirmation from you the policyholder

Declaration made by you

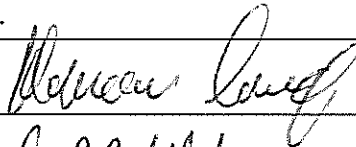
Please return your original policy documents with this form. If you cannot find them then, please read the section below.

I have carried out a diligent search in all the places I would expect to find the policies. I have also made enquiries of all people who may be able to give me information about their whereabouts but I have had no success in locating the policies.

If I find out where the policies are, I will inform you immediately. I will also return the policies to you as soon as I find them.

I authorise payment of the Open Market Option/transfer value to the receiving scheme, details of which the receiving scheme administrator has completed in Section 3, Part A. On payment of the transfer I discharge ReAssure Limited from any and all liability under the policies numbered in Section 1, Part A.

Signature of Policyholder/Trustee



Date

28/8/16

Print Name

EAMONN CORRIGAN

If the policy is held under Trust then we need all the Trustees to sign below.

Signature of Trustee

Date

Print Name

Signature of Trustee

Date

Print Name

Signature of Trustee

Date

Print Name

Signature of Trustee

Date

Print Name

Where the member is NOT the policyholder, please sign below:

Signature of member

Date

Print Name



ReAssure

PLEASE RETURN ALL PAGES OF THIS FORM

Page 3 of 10

Policy Number(s): B55462558

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 3: For use by the new scheme administrator only

Part A: New scheme details

	Name of Pension Provider	
	Name of Scheme	
	Address of Scheme	
	Postcode	
	Company Telephone Number	
	Reference, to be quoted in correspondence	

Part B: Your type of pension scheme

(a) ☐ A registered pension scheme governed and administered under UK Pension Law. If the transfer includes GMP rights (see Section 1) and your scheme will retain these rights in GMP form please provide your contracted-out reference number(s) below:

SCON:	S										
ECON:	E										ECON needed if your scheme is a contracted-out final salary scheme

(b) ☐ A qualifying recognised overseas pension scheme (QROPS). Please provide your QROPS reference number as provided by HM Revenue & Customs below:

Q	R	O	P	S						
---	---	---	---	---	--	--	--	--	--	--

(For a definition of what this means you may wish to look at the information on HM Revenue & Customs website <http://www.hmrc.gov.uk>)

Please send us a copy of the QROPS acceptance letter issued by HMRC Audit & Pension Schemes Service (APSS).

(c) ☐ HM Revenue & Customs reference (if applicable)

Please record number here:

PLEASE RETURN ALL PAGES OF THIS FORM

Page 4 of 10

Policy Number(s): B55462558

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 3 - For use by the new scheme administrator only (continued)

Part C: Confirmation of payment details to a UK registered non-Occupational Pension Scheme; otherwise complete Part D

Please make payment to the following:

Bank name: (e.g. HSBC)										
Address:										
Postcode:										
Bank Sort Code:	<table border="1"><tr><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td></td><td></td></tr></table>			-			-			
		-			-					
Bank Account Number:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Building Society Account Number:	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
Bank Account Holder's Name:										
Share Account Number:										

Part D: Confirmation of payment details to an Occupational Pension Scheme or any overseas scheme; otherwise complete Part C

Please make payment to the following:

Cheque Payee:	
Address:	
Postcode:	
Payment Reference: (Must be quoted)	

Part E: Complete if the transfer payment is to be sent via an Independent Broker

The Broker is co-ordinating the purchase of an Open Market Annuity	<input type="checkbox"/>
The Broker is employed as a third party administrator of the receiving scheme and administers the Scheme's bank account	<input type="checkbox"/>
The Broker is employed as a third party administrator of the SIPP and administers the SIPP's bank account	<input type="checkbox"/>



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PLEASE RETURN ALL PAGES OF THIS FORM

Page 5 of 10

Policy Number(s): B55462558

Policyholder(s): Mr Eamonn Patrick Corrigan

Section 3 - For use by the new scheme administrator only (continued)

Part F: Complete if the transfer payment is to be made payable to an Independent Broker

The Broker is the appointed Scheme Administrator of the SIPP (Self-Invested Personal Pension)

☐

Part G: Declaration by receiving scheme administrator

I/We declare that:

the receiving scheme is as specified in Section 3, Part B and that it is willing and able to receive the Open Market Option/transfer payment shown in Section 1, Part C (remembering that this value will be recalculated in line with the policy conditions)

all information given in this section is true and complete.

Part H: Signature of receiving scheme administrator/scheme trustee

Signature:

Print Name:

Date:

Position:

For and on behalf of

(Trustees/Administrator of receiving scheme)

Eamonn

From: Steve J Bicknell [comment-reply@wordpress.com]
Sent: 30 August 2016 06:01
To: eamonn@corriganandco.com
Subject: [New post] Soon you could pay income tax on selling a Buy to Let!

Respond to this post by replying above this line

New post on **Steve J Bicknell**



Soon you could pay income tax on selling a Buy to Let!
by Steve Bicknell



If you thought paying Capital Gains at higher rates was bad enough wait till you have to pay income tax rates on the gains!

As reported by Property 118 on 25th August 2016

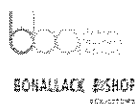
The government have slipped some additional clauses into the finance bill 2016 "Sections 75-78: taxation of profits from trading and investing in UK Land" which make profits made on the sale of buy-to-let property become taxable income, at income tax rates.

They have started a campaign to try to stop the change

<https://www.property118.com/capital-gains-on-btl-to-be-taxed-as-income/89928/>

Its another rule that won't apply to companies.

5 reasons why you need a Property Investment Company!



Bicknell Business Advisers Limited

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steve@bicknells.net

Mob 07957 733603 Tel 01202 512315

40 Broadway Lane, Bournemouth BH4 0AA

Blog www.stevebicknell.com Website www.bicknells.net



RESIDENTIAL PROPERTY: AN OVERVIEW OF KEY CHANGES



There have been a number of significant tax changes announced over recent months, Landlords need to take action now to try to protect their income and manage their tax liabilities.

Buy to Let Stamp Duty

Prop Value	Std Rate	B2L Rate
< £125,000	0%	3%
£125k to £250k	2%	3%
£250k to £925k	3%	3%
£925k to £1.5m	10%	15%
Over £1.5m	12%	15%

A 3% surcharge on stamp duty when some buy-to-let properties and second homes are bought will be levied from April 2016.

This means it will add £5,520 of tax to be paid when buying the average £184,000 buy-to-let property. The new charge would have hit 160,000 buyers if it had applied last year.

But, commercial property investors, with more than 15 properties, will be exempt from the new charges.

Stamp Duty on Selling Shares is 0.5% so why aren't more investors buying property into companies and then selling the shares in the company!

Mortgage Interest

Mortgage interest offset against property income will be restricted

2017/18

75% of the interest can be claimed in full and 25% will get relief at 20%

2018/19

50% of the interest can be claimed in full and 50% will get relief at 20%

2019/20

25% of the interest can be claimed in full and 75% will get relief at 20%

2020/21

100% will get only 20% relief

For a 20% tax payer that's fine but for higher rate taxpayer it's a disaster that will lead to them paying a lot more tax

These rules will not apply to Companies, Companies will continue to claim full relief.

[Click Here to Download the Factsheet](#)


steve@bicknells.net

Steve Bicknell | August 30, 2016 at 5:00 am | Tags: Buy to Let, Capital Gain, CGT, Property Company | Categories: Bicknell Business Adviser | URL: http://wp.me/p1Aiqm-5oX

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Trouble clicking? Copy and paste this URL into your browser:
<http://stevejbicknell.com/2016/08/30/soon-you-could-pay-income-tax-on-selling-a-buy-to-let/>

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