

Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com www.pensionpractitioner.com

American Express UK Pension Plan

Conduent HR Services

PO Box 319 Mitcheldean GL14 9BF

By First Class Recorded Delivery

03 February 2017

Dear Sirs,

Member: Lisa Jones

National Insurance Number: NA373920B

Date of Birth: 16 October 1962

Identifier No.: 55802

Please find enclosed your Transfer Discharge Forms duly completed and signed. I also attach:

- Scheme Deeds and Rules including any amendments
- Administration Agreement
- HMRC Current Scheme Details
- Advice Declaration
- Original Marriage and Birth Certificates for Lisa Jones (please return these to Lisa's home address by Recorded Delivery).

I can confirm that the receiving scheme is willing and able to accept the transfer payment and the payment should be made by BACS to the following account details:-

Name of bank: Metro Bank

Account name: Elljess Investments Ltd Executive Pension Scheme

Account number: 17957357

Sort code: 23-05-80

If you require any further documentation to be completed in order that the transfer can be concluded, please let me know.

Please acknowledge safe receipt and that the documentation is all in order.

Thank you for your assistance in this matter.

Yours faithfully

Emily McAlister

For Pension Practitioner .Com

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scheme to which benefits are to be transferred - the

'Receiving Scheme')

Transfer Application

55802

You should read the content of this confirmation carefully before signing. If you do not understand any point please ask for further information. If you do not sign this confirmation, the Trustees of the American Express UK Pension Plan will not be able to process your transfer request.

The Trustees of the American Express UK Pension Plan ('the Trustees') To: From: (Member details to be provided below) LISA JOHES Full name: Date of birth: National Insurance number: Date pensionable service ended: Date employment ended: (If applicable) MARCHANTS BAIRN, MARCHANTS Contact address: CLORE, HURSTPIERPOINT, WEST SUSSEL BN6 9UZ Application for transfer from the ELLJESS INVESTMENTS Plan to the: (Provide name of the UK registered pension scheme/qualifying recognised overseas pension LTD EXECUTIVE PENSION SCHEME

Receiving Scheme's Warranty to the Trustees of the American Express UK Pension Plan 55802

Section 3: to be completed by the Receiving Scheme if the transfer is to a contracted-in occupational pension scheme / a personal pension / a stakeholder scheme

The Receiving Scheme warrants to the Trustees of the Transferring Plan that this is a recognised transfer to an occupational pension scheme which is contracted-in / a personal pension / a stakeholder scheme (please delete as appropriate)

(bies	se delete as appropriate)
We,	n behalf of the Receiving Schema confirm:
	we are a scheme which is prevented from accepting GMP rights and/or Section 9(2B) rights despite amendments to The Contracting-Out (Transfer and Transfer Payment) Regulations 1996 (Si 1996/1642), effective from 6 April 2012*
•	we are a scheme to which GMP rights and/or Section 9(2B) rights may be transferred in accordance with The Contracting-Out (Transfer and Transfer Payment) Regulations 1998 (SI 1996/1482)*
٠	in accepting GMP and/or Section 9(2B) rights, we will use the transfer payment (or relevant part of it) to provide equal benefits which may be in a different form and of a different amount to those which would have been payable by the Transferring Plan
•	the transferring member has received the transfer payment in order that the transferring member may accept that benefits to be awarded in respect of the transfer payment in order that the transferring member may accept that benefits may be in a different form and of a different amount to those which would be payment under the Transferring Plan and also that there is no statutory requirement on the Receiving Scheme to provide for survivor's benefits out of the transfer payment.
	in accepting this transfer payment, the pension benefits to be provided by the Receiving Scheme to the transferring member (and any associated lump sum) will not be made payable any earlier than they would be if pension rule 1 in Section 165 of the Finance Act 2004 applied (that is, not earlier than the transferring member's 55th birthday, unless the III-health condition was met immediately before the member became entitled to a pension under the pension scheme)
	* Please delete as appropriate)
Sign	ed for and on behalf of the Trustees/Provider of the Receiving Scheme:
	Signature
	Capacity to sign
	Full name and Position
(BLC	Name of the Receiving Scheme/Provider
- 1	Deta

Mrs LJ Jones - NA373920B

Member Declaration

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Please read the following important statements before signing and dating the box below.

in making a valid, written application to transfer my benefits, I hereby:

- apply for the guaranteed cash equivalent transfer value shown on my 'Statement of Entitlement' plus any estimated cash equivalent transfer value available in respect of my Additional Voluntary Contributions I have under the Plan to be paid to the trustees (or equivalent) of the Receiving Scheme, detailed above;
- ii confirm that where the transfer is to be made to an occupational pension scheme, I am (or have previously been) in employment to which the Receiving Scheme relates and attach the appropriate evidence*:
 - * If the Receiving Scheme is not an occupational pension scheme, please delete this paragraph.
- confirm that I have received a statement from the Receiving Scheme, showing the benefits to be awarded in respect of the transfer payment and the conditions on which these could be withheld or forfeited:
- iv accept that the benefits to be provided by the Receiving Scheme may be in a different form and of a different amount to those which would have been payable by the Plan had I not proceeded with the transfer;
 - accept that the transfer payment (whether or not it forms part of a larger payment in respect of both guaranteed minimum pensions (GMPs) and other rights in so far as they may be relevant to me under the Plan) is of an amount at least equal to the cash equivalent of the liabilities attached to any GMPs, as calculated and verified in a manner consistent with existing legislation;
- vi accept that there is no statutory requirement on the Receiving Scheme to provide survivor's benefits out of the transfer payment except where the transfer is to another contracted-out salary related scheme;
- agree that after this transfer payment has been made, no benefits shall be payable in respect of my membership of the Plan, and the Trustees shall not be liable for any claims, which may subsequently be made against them by any person (including any spouse/dependent) in respect of these transferred benefits;
 - * please delete if appropriate
- viil understand that this would be a transfer of benefits and might affect any protection of benefit (under HM Revenue and Customs (HMRC) rules) for which I have applied or have been granted by the Plan;
- accept that the transfer payment will not count towards my annual allowance* (as may be calculated by the Receiving Scheme in the tax year it is received), as it will count instead towards my annual allowance calculated in the tax year of leaving by the Plan;

American Express UK Pension Plan

55802

Declaration of the Appointed Recipient(s) of the Transfer Payment

Transfer request in respect of LISA JONES (transferring mem

We require the following to be completed by the trustses/managers of the Receiving Scheme in respect of the transferring member.

1	Full name of the Receiving Scheme:				
	ELLJESS INVESTMENTS LTD EXECU	ITTUE PENSION SCHEME			
2	Type of arrangement:	Delete as appropriate			
	Buy out/insured/Personal pension/Annuity contract	Yes/No			
	Non-Insured	Xes/No			
	Qualifying recognised overseas pension scheme (QROPS)	Yes/No			
3	Declaration of the Appointed Recipient(s) of the Transfer Value				
	I/we hereby declare and understand that:				
	- the Receiving Scheme is registered in accordance with Chapter 2, Part 4 of the Finance Act 2004;				
	 where I/we are stating that the scheme is a QROPS, the sche accordance with Section 169 of the Finance Act 2004 by HMF 				
	 the Transferring Plan may need to obtain confirmation of the Receiving Scheme's registered position from HMRC; 				
	 where the transfer taking place is to a buyout/insured/annuity must be made payable to the Life Office insuring the benefits circumstances will the payment be made to anyone other than 	in the Receiving Scheme. Under no			
	- where the transfer is to a personal pension scheme underwritten by an insurance Company then the transfer payment must be made to the Insurer. If no insurance Company is involved, or the scheme is partly non-insured, the trustees/administrators of the personal pension scheme warrant to the Trustees of the Transferring Plan that the personal pension scheme provider is a financial institution meeting the requirements of Section 154(1) of the Finance Act 2004 and as such the transfer payment should be made payable to the scheme administrator for the pension provider;				
	 where the transfer is to a trust-based UK registered pension scheme, the transfer payment will be made payable to the Trustees of that scheme and under no circumstances will payment be made to anyone else; 				
	 where the transfer is to a contract-based UK registered pension scheme, the transfer payment will be made payable to the insurance Company providing that scheme and under no circumstances will payment be made to anyone else; 				
	 where the transfer taking place is to a QROPS the payment of Trustees/Managers of the receiving scheme, to an account in will the payment be made to anyone else. 				

Mrs LJ Jones - NA373920B

To be completed by the member where all benefits in the Plan are to be transferred to a single arrangement*:
I have received a 'Statement of Entitlement' showing that I can transfer a guaranteed cash equivalent of
representing my benefits in the Plan as a Pre1996 member into a suitable scheme/policy of my choice provided I make a valid, written application before this date being the end of the three-month guarantee period.
I have received an estimated cash equivalent of £ 67,126 representing my AVC benefits in the Plan.
I would like to transfer the amount representing all of my benefits in the Plan to the Receiving Scheme detailed below.
Name of Receiving Scheme: ELLJESS INVESTMENTS LTD EXECUTIVE PENSION SCHEME
Contact name: EMILY MCAUSTER
Contact address: do PENSLON PRACTITIONER. COM, DAWS HOUSE,
33-35 DAWS LANE, LONDON. NW745D.
Contact phone number: 0800 634 4862

*Should you wish to transfer out your Pre 1996 Plan benefits only, your AVCs only or transfer each type of benefit to different arrangements, please contact the scheme administrator immediately to request the forms that you will need.

Receiving Scheme's Warranty to the Trustees of the American **Express UK Pension Plan**

Section 1: to be completed by the Receiving Scheme

Name of member: LISA JONES National Insurance number NA373	9203 < <unique identifier="">> 55802</unique>	
Amount of Illustrative transfer payment:	4	
We on behalf of the Receiving Schen	ne confirm:	
	nal pension scheme / personal pension arrangement / buy out ct / a 'qualifying recognised overseas pension scheme	
Full name of Receiving Scheme:	ELLJESS INVESTMENTS LTD EXECUTIVE PENS	ion sch
Contact name:	EMILY MCAUSTER	
Contact address:	clo PENSION PRACTITIONER. COM	
	DAWS MOUSE, 33-35 DAWS LANE	
	LONDON- NW7 450,	
Contact policy/reference number:* *(delete as applicable)	00822333RA	
	d for tax purposes under Chapter 2 of Part 4 of the Finance Act 2004 QROPS in which case it has been granted recognition by HMRC in	

- In accepting this transfer payment, the pension benefits to be provided by the Receiving Scheme to the transferring member (and any associated lump sum) will not be made payable any earlier than they would be if pension rule 1 in Section 165 of the Finance Act 2004 applied (that is, not earlier than the transferring member's 55th birthday, unless the ill-health condition was met immediately before the member became entitled to a pension under the pension scheme).
- The policy (for transfers to buy out policies only):
 - satisfies Section 19 of the Pension Schemes Act 1993
 - gives the insurer a duty to the individual or his dependants to pay the benefits to them
 - awards statutory indexation on all pensions in payment that require it
 - will not allow the holder to assign, surrender or commute the benefits except where the law allows it
 - will provide only benefits, which meet the statutory requirements for UK registered pension schemes

Receiving Scheme's Warranty to the Trustees of the American Express UK Pension Plan

Section 1 continued

Signed for and on behalf of the Trustees/Provider of the Recei	lving Scheme:
emeseiola	_Signature
SHEME ADMINISTRATION	_Capacity to sign
EMILY MEAUSTER- ADMINISTRATOR. (BLOCK CAPITALS)	_Full name and Position
ELLJESS INVESTMENTS LTD EXECUTIVE PENSION	Name of the Receiving Scheme/Provider
03/02/17 SLHEME	_Date

Certificate Confirmation

Mrs LJ Jones - NA373920B 55802

I am enclosing the following certificates:-	tick all that apply	(initial to confirm receipt)
My blith certificate		
My marriage/civil partnership certificate		
My spouse/civil partner's birth certificate		
Other (please specify)		
Other (please specify)		
Written Confirmation Statement from my FCA Regular	ted Adviser	
Statement enclosed		
Statement to follow		
Signed:	Date: 26	5.1.17

Mrs LJ Jones - NA373920B

XV

- understand that if I have registered for enhanced protection with HMRC I will not be exempt from the annual allowance* provisions under the Plan;
 - * the annual allowance is the maximum amount of pension saving an individual can have each year benefiting from tax relief. For the current annual allowance see http://www.hmrc.gov.uk/pensionschemes/aa-ps.htm. Anyone found to exceed this threshold may be liable to a tax charge.
- understand that a recognised transfer between UK registered pension schemes is not a benefit crystallisation event for the purpose of applying the lifetime allowance* but may count towards my lifetime allowance when benefits are drawn under the Receiving Scheme;
 - * the lifetime allowance is the overall maximum capital value of tax relievable pension saving that any one individual can accumulate in UK registered pension schemes. For the current standard lifetime allowance see http://www.hmrc.gov.uk/pensionschemes/lifetime-allowance.htm. Anyone found to exceed this threshold, when not relying on some form of HMRC protection, may be liable to a tax charge;
- accept that where a recognised transfer is made from a UK registered pension scheme to a qualifying recognised overseas pension scheme (QROPS), the Receiving Scheme may not be regulated in any way by UK law and so there may not be any obligation under the laws governing the Receiving Scheme to provide any particular value or benefit in return for the transfer payment. In addition, a transfer to a QROPS is a benefit crystallisation event and therefore the transfer payment will count towards my lifetime allowance in the UK;
- confirm that I have obtained full details of any charges which will be applied by the Receiving Scheme in respect of the transfer and I understand that I will be responsible for meeting these charges;
- acknowledge that the Trustees of the Plan are not required to enquire into the use and/or application of the funds transferred and are not in any way responsible for any quotation or other literature issued or representation made on behalf of the Receiving Scheme;
 - acknowledge receipt of the leaflet entitled 'Scamproof your savings' and have read and understood the contents of this guide;
- confirm that I will not be taking benefits from the Receiving Scheme before the age of 55 (other than on the grounds of ill-health);
 - accept that if I do gain access to the transferred funds before the age of 55 (other than on the grounds of ill-health) by any means either directly or indirectly, this payment will constitute an 'unauthorised payment' for tax purposes and I will declare it to HM Revenue & Customs and pay any tax due (currently up to 55% of the amount of the payment);
 - acknowledge that the transfer can only be made if the Receiving Scheme is a registered scheme for tax purposes and I understand that to be the case. I also understand that if the Receiving Scheme's registered status changes before the transfer is made it may not be possible for the Plan to effect the transfer:

Mrs LJ Jones - NA373920B

confirm that if having effected the transfer, it later emerges that the Receiving Scheme does not meet the conditions required to be a registered pension scheme or QROPS for tax purposes, I will indemnify the Trustees of the Plan for any scheme sanction charge or other expenses that may arise as a result of making an 'unauthorised payment';

confirm that I have not relied in any way on the Trustees of the Plan in making my decision to transfer; and

confirm that I have taken appropriate independent advice from an individual or firm regulated and authorised by the FCA regarding a transfer of my benefits in the Plan as a Pre 1996 member where applicable* and will provide the Trustees with a copy of the adviser's written confirmation that advice was taken.

* Advice needed if the guaranteed cash equivalent transfer value of the safeguarded benefits is more than £30,000.

This must be signed and dated by the member requesting the transfer

Member's signature: \(\tag{\tag{\tag{\tag{\tag{\tag{\tag{	
Print member's name: LISA JONES	
Date: 26 · 1 · 17	
Emall address: Lisa jimes 2 @ btinternet. com	,
< <unique identifier="">>_55%02_</unique>	

^{*} Please be aware that if you provide us with your personal e mail you are allowing the American Express UK Pension Plan to contact you electronically and provide you with any Plan documentation (that may in the future become available electronically) to the e mail address provided. The Trustees will not share your personal information with any companies outside of the administration of the Plan.

Mrs LJ Jones - NA373920B

Members Additional Statement WARNING TO MEMBERS



Dear Member,

Certain organisations have been targeting individuals and offering them the chance to convert their pension benefits to an immediate cash sum – in some instances the benefits become payable before statutory minimum pension age (currently age 55). Using a transfer of your benefits in this way is against the law and the Trustees must do everything they can to ensure that the law is not broken and members do not lose a major part of the benefits they have earned. We would therefore ask you to ensure that you read carefully the 'Scamproof your savings' leaflet about this issue (it is included in your transfer pack) before signing the Member's Additional Statement below.

Declaration - I refer to my request to transfer the value of my benefits held under the American Express UK Pension Plan to the Receiving Scheme(s) named in my application.

Please insert name of Receiving Scheme in full here ELLJESS INVESTMENTS

		Please t	ick '⊠
1		YES	NO
	I have read the enclosed 'Scamproof your savings' leaflet.	1	
2,	I can confirm that I am making my request for what I consider to be a legitimate and recognised transfer of my benefits in accordance with HM Revenue & Customs (HMRC) rules.	/	
3.	The Receiving Scheme named in my application is an occupational pension scheme which I have been able to access through my current employment or a previous employment that I have held.	1	
4.	(Only refer to this statement if you have answered 'YES' to statement 3. above.) I confirm that I am either already accruing pension benefits in the Receiving Scheme or have previously accrued pension benefits in the Receiving Scheme. Please state occupation here:	~	
5.	I understand that should a transfer value be paid to the Receiving Scheme and the transfer is subsequently found not to be a legitimate and recognised transfer in accordance with HMRC rules, I could be liable for tax of up to £55 for every £100 transferred.	/	



Mrs Lisa Jones Marchants Barn Marchants Close Hurstpierpoint West Sussex BN6 9UZ

Advice Declaration

3rd February 2017

Subject:

Mrs L Jones - NI: NA373920B

Dear Sirs,

I – Heather Dunne of HDIFA – can confirm that Lisa Jones has taken advice from myself when considering the transfer from the American Express UK Pension Plan, which is a Safeguarded Benefit scheme, to Pension Practitioner, which is a Flexible Benefit arrangement.

I have confirmed within my recommendation that the transfer is in the client's best interest and therefore the most suitable option for their needs. The advice and recommendation I have provided are specific to this transaction.

I am a professional Pension Transfer Specialist, authorised by the Financial Conduct Authority, and am totally independent from both the American Express UK Pension Plan and Pension Practitioner. I have permissions to carry out the regulated activity in article 53E of the FCA's regulated activities order. The relevant company details are included below:

Heather Dunne (HID00002) trading as HDIFA (524600)

Units 4-6 Burnt House Farm Business Park, Bedlam Lane, Smarden, Kent TN27 8PG HDIFA is an Appointed Representative of Financial Solutions Midhurst Limited (FSML)

FCA Number 459575

Chilgrove Business Centre, Chilgrove, West Sussex PO18 9HU

If you require any further details, please do not hesitate to contact us.

Yours faithfully,

Heather Dunne ACII FPFS

Principal

American Express UK Pension Plan

55802

Declaration of the Appointed Recipient(s) of the Transfer Payment continued

4	The full name and address of the Trustees Managers/Insurance Company/Scheme Administration correspondence in respect of the transfer payment should be made:	rator to which the
	EMILY MCAUSTER	
	PENSION PRAKTITIONEL. COM	
	DAWS HOUSE, 33-35 DAWS LANE	
	LONDOR . NW7450.	
5	Signed (on behalf of Trustees/Manager/Scheme Administrator):	
	_ emain	os/02/17
	Position of signatory (BLOCK CAPITALS): ADMINISTRATOR	
	Thank you for completing this form. Please provide Receiving Scheme's Payment inst	tructions overleaf.

American Express UK Pension Plan

55802

Receiving Scheme - Payment Instruction

Individual transfer request in respect		_
	(Member's full name)	

In order that a transfer may be effected by telegraphic transfer, please provide the details of the Receiving Scheme's bank account:

Bank name:	METRO BANK	
Bank address:	ONE SOUTHAMPTON ROW LONDON WCIB 5HA	
Bank account name:	ELLJESS INVESTMENTS LTD EXECUTIVE	DENS LON
Bank account number:	17957357	STE GI
Bank sort code:	23-05-80	
Reference to be quoted (if any):	L. JONES	
trustees.	theme trustee, I operate the bank account on behalf of the scheme	
Signed for or on behalf of the Providence	der/Trustees: 2nason=	
	ALS): EMILY MEAUSTER- ADMINISTRATOR	

Signed	for or on behalf of the Provider/Tru	stees:	enosor	ie
Name a	nd Position (BLOCK CAPITALS):	EMILY	MEAUSTER-	ADMINISTRATOR
Date: _	03/02/17			

DM 380533

CERTIFIED COPY of an



Deaths Registration Act, 1953 ENTRY OF BIRTH

Fursuant	District
here a search is necessary to find the entry, search fee is payable in addition.	Registration

e statutory fee for this certificate is 3s. 9d.

		Registration District	HOII	District		BRITTON				
1 9	962. Birth in	Birth in the Sub-district of	rict of	BRIGHTON OUTER	OUTER	in the	COUNTY BOROUGH OF BRIGHTON.	1 OF BRIGH	TON.	
Colur	Columns :- 1	ca .	3	4	20	9	7	8	6	
No.	When and where born	Name, if any	Sex	Name, and surname of father	Name, surname, and maiden surname of mother	Occupation of father	Signature, description, and residence of informant	When registered	Signature of registrar	Name after re
799	Sixteenth October 1962 36 Carden Hill Brighton	Lisa Jane	Girl	Alfred Edward CARVER	Margaret June CARVER formerly POWIS	Salesman (Wholesale Fruit Market)	A.E.Carver Father 36 Carden Hill Brighton	Twenty second October 1962	P.V.Fairey	ž
			V 1							

I, P.V.Fairey , in the COUNTY BOROUG , hereby certify that this is a true copy of the entry No. 364 in the Register of Births for the said Sub-district, and that such Register is now legally

October

day of

, 1962.

OF BRIGH in my custody.

COUNTY BOROUGH

WITNESS MY HAND this 22nd AUTION.—Any person who (1) falsifies any of the particulars on this certificate, or (2) uses a falsified certificate as true, knowing it to be false, is liable to prosecution.

Registrar of Births and I

ed by authority of the Registrar General!

CHURCH COUNTY OF EAST SUSSEX BLATCHINGTON 43, HERUN COURT ROAD. MANAGER PRINTER GEOFFREY BACHELOR WINTON. BOURNEMOUTH 7. WOODLAND DRIVE, ALFRED WHOLESALE PERSUNNEL LISA SPINSTER MANAKER EDWARD HOVE. JANE MANAGER CARVER CARVER to the rites and coremonies of the CHURCH of ENGLAND BANNS

RECTOR

ST. PETERS. WEST BLATCHINGTON COUNTY OF KAST SUSSEX

FION:--It is an offence to fability a certificate or to in the or leave, only use a take continuate or a copy laise certificate intending it to be accepted as genuine to the projudice of any parson, or to possess ificate knowing it to be take without lawful auchority.

D/1: