

NA 37 39 20 B - 16/10/~~1962~~ 1962

Units 4-6 • Burnt House Farm Business Park • Bedlam Lane • Smarden • Kent • TN27 8PG
T: 01233 756 711 • E: info@hdclimited.com • W: www.hdclimited.com



Pension Transfer Specialists

Dear Sirs,

Please find enclosed the new Discharge forms
for Lisa Jones.

Please complete and send to the Scheme

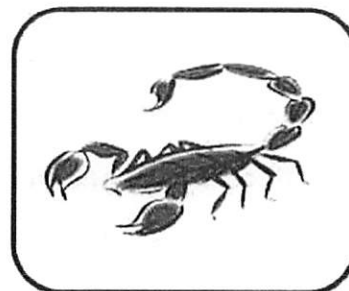
With kind regards,

Lauren Stone.

15-05-17

American Express UK Pension Plan (the Plan)

Member ID 55802



Members Additional Statement

WARNING TO MEMBERS

Dear Member,

Certain organisations have been targeting individuals and offering them the chance to convert their pension savings 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 their pension savings. If you are taking a cash sum from your pension savings to invest somewhere else, or plan to take income drawdown, be aware that scammers may operate in these markets. We would therefore ask you to ensure that you read carefully the 'Thinking of doing something with your pension pot?' 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 below.

Please insert name of Receiving Scheme in full here PERSON PRACTITIONERS

Please tick ☒

		YES	NO
1.	I have read the enclosed 'Thinking of doing something with your pension pot' leaflet.	✓	
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.		✓
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 and the security of my benefits could be at risk.	✓	
Signed: <u>Isa Jones</u>		Date: <u>12.5.17</u>	

American Express UK Pension Plan (the Plan)

Certificate Confirmation

Mrs LJ Jones - NA373920B

I am enclosing the following certificates:-

Please
tick all
that apply

For office use
(initial to
confirm receipt)

My birth certificate	<i>PROVIDED PREVIOUSLY</i>	<input type="checkbox"/>	<input type="checkbox"/>
My marriage/civil partnership certificate		<input type="checkbox"/>	<input type="checkbox"/>
My spouse/civil partner's birth certificate		<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify) _____		<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify) _____		<input type="checkbox"/>	<input type="checkbox"/>

Written Confirmation Statement from my FCA Regulated Adviser

Statement enclosed	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Statement to follow	<input type="checkbox"/>	<input type="checkbox"/>

Signed: *Lisa Jones*
(Member's signature)

Date: *12.5.17*

- xix 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);
- xx 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;
- xxi 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';
- xxii confirm that I have not relied in any way on the Trustees of the Plan in making my decision to transfer; and
- xxiii confirm that I have taken appropriate independent FCA regulated advice regarding a transfer of my safeguarded benefits under the Transferring Scheme to secure flexible benefits under another recognised or registered pension scheme, including a scheme established in a country or territory overseas and will provide the Trustees with a copy of the adviser's written confirmation that advice was taken;
- xxiv understand that it is necessary for the Trustees to hold and process my personal data in order to carry out the necessary action to process my transfer request.

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

Member's signature:

Lisa Jones

Print member's name:

LISA JONES

Date:

12.5.17

E mail address:*

Lisa.jjones2@btinternet.com

Member ID 55802

* 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.

American Express UK Pensions Plan (the 'Plan')

Member Name Mrs LJ Jones

In accordance with the Pension Schemes Act 2015, the Trustees are required to check that members with safeguarded benefits valued at more than £30,000 on the valuation date, wishing to transfer their safeguarded benefits to a flexible benefits arrangement, have received appropriate independent advice from an adviser (or firm) authorised by the Financial Conduct Authority, before the transfer can proceed. For this purpose, please ask your financial adviser to provide the information below **ON THE ADVISER (OR FIRM'S) OWN BUSINESS HEADED PAPER.**

Please note:

- The above requirements include conversions within the same scheme.
- The £30,000 valuation threshold mentioned above is before any reduction applicable under regulation 7D and Schedule 1A of The Occupational Pension Schemes (Transfer Values) Regulations 1996 (where appropriate).
- The information must be received by the Trustees within the three months and ten days of the guarantee date shown on your Statement of Entitlement.

Financial Advice Confirmation Statement - template

Confirmations from authorised independent adviser

"I confirm to the Trustees of the <u>American Express UK Pension Plan</u> [Scheme/Plan] that I have provided appropriate independent advice to <u>LISA JONES</u> [Member's name] in respect of the transfer of their subsisting rights in respect of safeguarded benefits within the <u>American Express UK Pension Plan</u> [Scheme/Plan and :	
1	the advice which has been provided is specific to the type of transaction proposed by the member;
2	I hold the appropriate permission under Part 4A of the Financial Services and Markets Act 2000, or resulting from any other provision of that Act, to carry on the regulated activity (advising on conversion or transfer of pension benefits) in article 53E of the FCA Regulated Activities Order (the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001);
3	The firm's FCA reference number is <u>524600</u> and the firm is authorised by the FCA to carry on the regulated activity in 53E of the Regulated Activities Order; and
4	I understand that the Trustees are required by law to authenticate my FCA registration and permission status before this transfer can proceed and that any concerns must be reported to the FCA."
Full name of adviser:	<u>Heather Dunne</u>
Adviser's signature:	<u>[Signature]</u> 15/5/17.
Name of Firm:	<u>HDIFA</u>
Registered office:	<u>HDIFA, Units 4-6</u> <u>Burnt House Farm Business Park</u> <u>Bedlam Lane, Smarden</u> <u>Kent TN27 8PG</u>

Heather Dunne, trading as HDIFA
(FSA no. 524600), an Appointed
Rep. of Financial Solutions
Midhurst Limited (FSA no. 459575)

American Express UK Pension Plan (the Plan)

Transfer Application

Member ID 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.

To: The Trustees of the American Express UK Pension Plan ('the Trustees')

From: (Member details to be provided below)

Full name:

LISA JONES

Date of birth:

16-10-1962

National Insurance number:

NA373920B

Date pensionable service ended:

30-09-2002

Date employment ended:

(if applicable)

Contact address:

MARCHANTS BARN, MARCHANTS
BARN, HURSTPIERPOINT,
SUSSEX, BN16 9UZ

Application for transfer from the

Plan to the:

(Provide name of the UK registered pension
scheme/qualifying recognised overseas pension
scheme to which benefits are to be transferred – the
'Receiving Scheme')

PENSION PRACTITIONER SSAS

American Express UK Pension Plan (the Plan)

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

£58,213.66 representing my safeguarded benefits in the Plan as a Pre1996 member into a suitable scheme/policy of my choice provided I make a valid, written application before 20/7/17 this date being the end of the three-month guarantee period.

I have received an estimated cash equivalent of £74,294.91 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: PENSION PRACTITIONER SSAS

Contact name: BRAD DAVIS

Contact address: DAWS HOUSE 33-35 DAWS LANE
LONDON NW7-4SD.

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.**

American Express UK Pension Plan (the Plan)

Mrs LJ Jones - NA373920B

Member Declaration

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:

- i 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.
- iii 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;
- v 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
- vii 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/dependant) in respect of these transferred benefits;
- viii 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;
- ix 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 (the Plan)

Mrs LJ Jones - NA373920B

- x 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.

- xi 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;

- xii 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;

- xiii agree and accept that where the transfer is to a qualifying recognised overseas pension scheme (QROPS) and an overseas transfer charge is payable, that this will be deducted from the transfer before it is paid and that the Trustees will arrange payment of the charge to HMRC;

- xiv agree and accept that where the transfer is to a qualifying recognised overseas pension scheme (QROPS) and an overseas transfer charge is not payable, there could be future tax implications for me in accordance with HMRC rules, which are not the responsibility of the Trustees;

- xv 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;

- xvi 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;

- xvii acknowledge receipt of the leaflet entitled 'Thinking of doing something with your pension pot?' and have read and understood the contents of this guide. I agree and accept that there could be serious tax consequences for my pension benefits if I transfer to a scheme or arrangement that is later deemed to have committed liberation fraud;

- xviii 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);

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: _____

National Insurance number _____ Member ID _____

Amount of illustrative transfer payment: £ _____

We on behalf of the Receiving Scheme confirm:

The Receiving Scheme is an occupational pension scheme / personal pension arrangement / buy out policy / insured/deferred annuity contract / a 'qualifying recognised overseas pension scheme (QROPS)*(delete as applicable)

Full name of Receiving Scheme: _____

Contact name: _____

Contact address: _____

Contact policy/reference number:* _____

*(delete as applicable)

Scheme HMRC registration number (or if QROPS, reference number with applicable regulating body):

We on behalf of the Receiving Scheme, warrant to you that:

- The Receiving Scheme is registered for tax purposes under Chapter 2 of Part 4 of the Finance Act 2004 (unless the Receiving Scheme is a QROPS in which case it has been granted recognition by HMRC in accordance with section 169 of the Finance Act 2004).
- We are able and willing to accept the whole of the transfer payment.
- In accepting the transfer payment this constitutes a 'recognised transfer' and an 'authorised 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 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**

Mrs LJ Jones - NA373920B

Section 1 continued

Signed for and on behalf of the Trustees/Provider of the Receiving Scheme:

Signature

Capacity to sign

Full name and Position

(BLOCK CAPITALS)

Name of the Receiving Scheme/Provider

Date

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

Mrs LJ Jones - NA373920B

Section 3: to be completed by the Receiving Scheme if the transfer is to an occupational pension scheme (other than a former salary-related contracted-out 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 / a personal pension / a stakeholder scheme (*please delete as appropriate*)

We, on behalf of the Receiving Scheme confirm that:

- in accepting GMP and/or Section 9(2B) rights, we will use the transfer payment (or relevant part of it) to provide benefits which may be in a different form and of a different amount to those which would have been payable by the Transferring Plan
- we will provide the transferring member with a statement from the Receiving Scheme showing the 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 ill-health condition was met immediately before the member became entitled to a pension under the pension scheme)

Signed for and on behalf of the Trustees/Provider of the Receiving Scheme:

_____	Signature
_____	Capacity to sign
_____	Full name and Position
(BLOCK CAPITALS)	Name of the Receiving Scheme/Provider
_____	Date

American Express UK Pension Plan

Mrs LJ Jones - NA373920B

Receiving Scheme - Payment Instruction

Individual transfer request in respect of _____
(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:	
Bank address:	
Bank account name: This should be in the name of the receiving scheme	
Bank account number:	
Bank sort code:	
Reference to be quoted (if any):	
I confirm that although I am not a scheme trustee, I operate the bank account on behalf of the scheme trustees. (Delete if not applicable)	

Signed for or on behalf of the Provider/Trustees: _____
Name and Position (BLOCK CAPITALS): _____
Date: _____