

FAO Merle Oper
Fillans & Sons Ltd SSAS
48 Chorley New Road
Bolton
Lancashire
BL1 4AP

18th September 2017

Telephone number 0845 366 1647
Please reply to PPC IFA/66/C
Customer Service

RECEIVED
26 SEP 2017

Dear Merle

NAME: RICHARD C FILLAN
PLAN NUMBER: DD4490799
NI NUMBER: NB760489D
DATE OF BIRTH: 8TH OCTOBER 1963

Thank you for your recent communication.

To enable us to proceed with the request to transfer the benefits we require the following:

- Supplemental transfer form to be signed and dated
- A copy of the trust deed and Scheme rules
- We also need the sight of the latest evidence of Mr Fillan's earnings (P60 /Salary Slip).

When we receive the above requirements we will proceed with your request.

Unless you have received an illustration which is still guaranteed, the transfer value will be based upon the unit prices available at the time we receive all of our requirements. You should also be aware that there may be changes to any terminal bonus payable or market value reduction applicable which may reduce the transfer value presently available.

We look forward to hearing from you.

Friends Life, PO Box 1810, Bristol BS99 5SN. Telephone: 0845 366 1647

Friends Life Services Limited. An incorporated company limited by shares and registered in England and Wales number 3424940. Registered office: Pixham End, Dorking, Surrey RH4 1QA.
Authorised and regulated by the Financial Conduct Authority. Telephone calls may be recorded. Friends Life is a registered trade mark of the Friends Life group.

If you have any queries please contact us on the above telephone number.

Yours sincerely

A handwritten signature in blue ink, consisting of a large, stylized 'C' shape with a horizontal line extending to the right.

for the Customer Service Manager

Enclosures:

Supplemental transfer form

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Supplemental transfer form

In order to consider the transfer request the scheme administrator (who will be Friends Life or the trustees of the transferring scheme) requires additional information and copies of documents relating to the receiving scheme.

Please ensure Part A is completed by the member and Part B is completed by the scheme administrator of the receiving scheme.

Name	
Plan/policy no	

Part A	
For the member to complete where the receiving scheme is a non-insured Defined Contribution Occupational Pension Scheme (please tick or complete as appropriate)	
1 About the sponsoring employer of the receiving scheme a) Full company name, b) address, c) nature of business (trade) and d) company registration number (where applicable)	
2 Is the sponsoring employer	trading <input type="checkbox"/> non-trading <input type="checkbox"/>

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<p>3 Are you employed by the sponsoring employer(s) of the receiving scheme?</p> <p>If yes,</p> <p>a) In what capacity are you employed by the sponsoring employer(s)</p> <p>b) What are your day to day duties?</p> <p>c) At what address do you work for the sponsoring employer and how far is this from your home address?</p> <p>Please provide evidence of earnings such as your most recent pay slip (within the last month). We will be unable to proceed with the transfer if this is not supplied</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No (if No go to Q4)</p>
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<p>4 About your other current employment</p> <p>Please provide details of any other current employment (including self-employment)</p> <p>a) name of current employer,</p> <p>b) address,</p> <p>c) nature of business (trade) and</p> <p>d) company registration number (where applicable)</p> <p>Please provide evidence of earnings such as your most recent pay slip (within the last month). We will be unable to proceed with the transfer if this is not supplied.</p>	
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<p>5 About contributions to the receiving scheme</p> <p>Are you or the sponsoring employer(s) paying ongoing contributions to the receiving scheme?</p> <p>(If there is more than one employer participating employer in the scheme please provide the name of the employer paying contributions (if any))</p>	<p><input type="checkbox"/> Member and employer are contributing</p> <p><input type="checkbox"/> Member contributions only</p> <p><input type="checkbox"/> Employer contributions only</p> <p><input type="checkbox"/> No employer or member contributions are being paid</p>
<p>6 About financial advice</p> <p>Have you received financial advice in connection with this transfer request?</p> <p>If yes please provide the advisors name (or firms name), address and Financial Conduct Authority reference number.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

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7 Pension scam/liberation checklist for members

Transfers to pension scam or liberation schemes are often encouraged by cash payments, promises of early release of pension savings, loans or unrealistic promises of high investment returns.

Your pension savings may be at risk or lost altogether.

Please refer to the Pension Regulators Pension Scams leaflet enclosed with this form and report any concerns to Action Fraud.

(Note: If things go wrong you may not be eligible for compensation from the Financial Services Compensation Scheme).

Please tick any of the statements below that apply to the transfer. If any do apply, please consider carefully whether your pension savings are at risk:

- ☐ You were contacted about making a transfer by telephone call, text, email or through a website.
- ☐ The agent organising the transfer is not authorised by the Financial Conduct Authority (check the financial services register at www.fca.org) or the adviser/agent is based overseas.
- ☐ You have not received financial advice from a person who is authorised by the Financial Conduct Authority to provide advice on pensions transfer.
- ☐ You have been offered any form of incentive to proceed with the transfer or to speed up the transfer - this would include cash payments/loans/commission rebates/thank you payments etc.
- ☐ You have been invited to join an occupational pension scheme sponsored by a company that you do not work for or is not a genuine trading company.
- ☐ You have been offered a guaranteed or high return investment (often in overseas land/forestry/green/cape verde or eco investments).
- ☐ You have been offered access to your pension savings before age 55 or more than 25% as a lump sum before or after 55, or informed of a 'loophole' to avoid normal pension tax rules.
- ☐ You have not received scheme documentation such as key features documents, member booklet, scheme rules or investment information.
- ☐ A courier has collected transfer forms directly from you or you have been encouraged to act promptly without referring to the provider of your existing policy or a regulated adviser authorised by the Financial Conduct Authority.
- ☐ You are paying a fee in respect of the transfer or charges are being deducted from the transfer.

Lastly, do you know

- Where your money is being invested, who is managing the investment and what their credentials are?
- Whether your pension savings will be protected in the event the employer/trustee or scheme administrator commences winding up or cannot be contacted or if your pension investments fail?
- What the charges are in relation to the transfer and the ongoing administration of the receiving scheme?

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Member Declarations

1. I confirm I have read and understood the Pensions Regulator leaflet on pension scams entitled 'Scammed out of his retirement' I have considered and understand the risks of transferring my pension benefits and still wish to proceed.
2. I acknowledge and agree that the scheme administrator (this will be Friends Life or, where appropriate, the trustees of the scheme) may share information about the transfer/scheme/agents with Action Fraud, HMRC, the Pensions Regulator and/or the Financial Conduct Authority (as appropriate).
3. I promise to accept responsibility for any Scheme Sanction Charge that may become payable by the scheme administrator in the event that, at any time, the transfer is not regarded as a recognised transfer by HMRC. I also agree that the scheme administrator or Friends Life can not be held responsible any other claims or losses arising as a result of the transfer.
4. I confirm the information supplied on this form is accurate, true and correct.

.....
Signed by the member

.....
Date

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Part B

Receiving Scheme Information Requirements and Declarations

1. I/We enclose a copy of the HMRC registration document* and confirm that the scheme has not subsequently been de-registered. (* Where the scheme was deemed registered from 6 April 2006, this will be the scheme's original approval letter. Where the scheme was established on or after 21 October 2013 this must be the letter showing the date registered pension scheme status is effective from and not an acknowledgement.)
2. If the receiving scheme is a non-insured Defined Contributions Occupational Pension Schemes I/we enclose copies of:
☐ the trust deed and scheme rules
☐ member's booklet and/or other promotional literature
(please tick all or provide an explanation of why they are not enclosed)
3. I/We confirm that the receiving scheme is willing and able to accept the transfer payment.
4. I/We consent to the scheme administrator of the transferring scheme (Friends Life and/or the transferring scheme trustees) referring this proposed transfer to HMRC and for HMRC to provide information to the scheme administrator relating to the registration of the receiving scheme.
5. I/We understand that the scheme administrator may share information about the transfer/scheme/agents with Action Fraud, HMRC, the Pensions Regulator and/or the Financial Conduct Authority (as appropriate).

.....
Signed of behalf of the receiving scheme

.....
Date

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Please complete this questionnaire if you require Friends Life to continue to consider your transfer request?

Your Name:

Friends Life Policy/Plan Number:

Name of receiving scheme:

The Pension Regulator

Have you read and understood The enclosed Pension Regulator's leaflet on Pension Scams?

Your circumstances

Do you intend to leave the UK for residential purposes?

If so, when and where do you intend to move?

What is the main reason for wanting to transfer your pension fund overseas?

Financial advice

Have you received financial advice in connection with your transfer request?

If yes, please give details of who has provided this advice (full name of individual and Firm and address)

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Further information

How did you first become aware of the Scheme?
How were you originally contacted and by whom?
Have you been offered any kind of cashback, loan or other cash benefit from the Scheme?
Have you been told you can access any part of your pension fund before age 55 other than through ill health?

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The transfer process

Were you encouraged to make a decision about the transfer quickly or without having time to make additional checks on the parties involved or read all the documentation you signed?

The receiving scheme

Additional documentation required

Please provide copies of any promotional material or information you have received about the Scheme or the investments available.

Your investment preferences

Please give details of the investments you have been offered under the Scheme.

Have you been promised access to investments with a particular or guaranteed rate of return, such as those described in the leaflet published by The Pensions Regulator? If so, what return have you been promised?

Signature _____

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