

22 December 2023

Retirement Capital  
Venture Wales Building  
Merthyr Tydfil  
CF48 4DR

Our Ref: SIP/DMC/104304-1

Dear Sir/Madam

**Scheme Name: The XPS SIPP (Arrangement Name: The Philip Haines SIPP)**

**Member: Philip Haines                      DOB: 17/02/1951**

**Your Ref: Four-Legged Stool Pension scheme**

We have received a request from the above member that they wish their existing pension benefits held with you to be transferred into the following registered pension scheme:

Scheme Name: The XPS SIPP                      PSTR: 00692718RF                      Member No: 104304-1

The above-named individual SIPP is an Arrangement within the The XPS SIPP.

It is our understanding that the transfer does not contain any of the following, but please contact us immediately if this is not the case:

- Any form of protection (e.g. automatic, primary, enhanced, fixed);
- Any value representing contracted out benefits in the form of GMP or Section 9(2B) Rights (as we will require details of the current transfer value in respect of those benefits before the transfer can proceed);
- Any guarantees provided by the scheme (including defined benefits, any final salary underpins, any Guaranteed Annuity Rates, guaranteed growth rates or bonuses and any guaranteed death benefits).

If there are any GMP benefits that are subject to equalisation, please confirm **before** the funds are transferred if they:

- Have already been equalised; or
- will be equalised before the transfer takes place; or
- have not been equalised and you will retain any potential liability that could apply later.

Please confirm the following via email when you are sending funds to XPS:-

- That the transfer is from a registered pension scheme and the Pension Scheme Tax Reference (PSTR) number.
- Whether this transfer is a "block transfer".
- Details of any Bankruptcy Order.
- Details of Pension Sharing/Earmarking order and any Pension Debit/Credit.
- Details of protection held by the member.
- Where the member has Enhanced Protection, their fund value as at the 5 April 2023, and evidence of this.

- Details of any benefits that have been designated for Capped or Flexi-Access drawdown (along with a note of any funds held that remain uncrystallised).
- Where benefits have been designated for drawdown, details of the BCE dates and amounts originally designated for drawdown.
- Total percentage of any Lifetime Allowance used in connection with benefits represented by the transfer.
- Where the transfer originates from a death benefits fund we will need full relevant details provided.

### **Cash Transfer**

As the Right to Withdraw period has already expired, we are able to accept the transfer funds immediately. Please send these at your earliest opportunity to the following bank account:

Account Name: The Philip Haines SIPP Bank Account  
 Account Number: 49662610  
 Sortcode: 23-05-80  
 Bank Name: Metro

### **Crystallised Benefits**

As this transfer consists of vested benefits when you provide details please confirm the following

If the member is in Capped Drawdown

- The current maximum GAD limit
- Confirmation of the formal review date information.
- Details of any Drawdown Income already paid in this Pension year.

If the member is in Flexi-Access Drawdown

- Date member originally moved into Flexi-Access Drawdown.  
 If the member has flexibly-Accessed their funds (and has therefore triggered the money purchase annual allowance rules) the date MPAAR was triggered.

If you have any questions, please let me know. I am available on 01786 237019 or you can also email [rhian.devlin@xpsgroup.com](mailto:rhian.devlin@xpsgroup.com).

Yours faithfully,

*Rhian Devlin*

Rhian Devlin  
 Self Invested Pensions

# Pension transfers from crystallised\* schemes

Please note: If any benefits (e.g. lump sum or drawdown) have been taken from the scheme these can only be used for drawdown in your XPS SIPP and all crystallised funds must be transferred.

**Please copy this form to add more transfers.**

Provider name	Retirement Capital
Address	Retirement Capital Venture Wales Building Merthyr Tydfil  CF48 4DR
Type of scheme	Other SSAS
Full Scheme Name (if known)	Four legged Stool Pension scheme
Policy / reference number	n/a
Type of drawdown	FlexiAccess
Is this transfer from a dependant's drawdown pension fund or dependant's/nominee's/successor's flexi-access drawdown fund?	No
Is this a partial transfer?	Yes
Amount of cash transfer	£ 81768.23
Amount of any in specie transfer	£ 0
Details of in specie assets (if multiple, please provide full breakdown)	

**For capped drawdown only please also complete the following:**

GAD maximum allowable pension (p.a.)	£
Date of last GAD review	
Amount of pension taken in current pension year	£
Next drawdown review (reference) date	

Would you like to take income from your XPS SIPP? Yes ☐ No ☒

**If you would like to take income from your XPS SIPP please contact your financial adviser or our SIPP team.**

**We also need a copy of your most recent P45/P46. Is it enclosed?** Yes ☐

**\*Crystallised means you've taken some benefits**

## Administrator certificate

1. We confirm that the XPS SIPP **incorporating the SimplySIPP**:
  - is a Personal Pension Plan registered in accordance with Part 4 of the Finance Act 2004, and
  - XPS Pension Scheme Tax Reference is 00692718RF.
2. The XPS SIPP, **incorporating the SimplySIPP**, is a registered pension scheme and as such can accept transfers into the scheme from other registered pension schemes in accordance with the Finance Act 2004.

## Your declarations

**By signing below I confirm that:**

### General

- I have received a copy of the Terms and Conditions and the New Member Key Features. I understand that XPS will rely on these documents in providing me with my SIPP;
- I confirm and agree the consents and statements in this form and, to the best of my knowledge and belief, the information given in this form, whether in my handwriting or not, is correct and complete;
- I will tell XPS immediately if I stop being a UK resident or if I become a Controlling Director in any company.
- XPS may undertake electronic searches to verify my identity in accordance with UK Money Laundering Regulations;
- I agree that Xfinity Pension Trustees Limited will be the sole owner of the assets held by my SIPP and I consent to Xfinity Pension Trustees Limited opening a bank account for my SIPP;
- (where relevant) the financial adviser, whose details have been provided in this form, provided advice to me on this SIPP and I confirm that I wish to have remuneration, as set out in this form, paid to this financial adviser;
- I agree that XPS can control client monies when it pays any benefits from my SIPP;

### Contributions

- Where I am paying contributions under age 75, I declare that I am a relevant UK individual under section 189 of the Finance Act 2004.
- The total contributions paid to this scheme and any registered pension schemes, on which I am entitled to relief under section 188 of the Finance Act 2004, in any tax year shall not exceed £3,600 gross or where higher 100% of my relevant UK earnings as defined under section 189 of the Finance Act 2004.
- I will give notice to XPS if an event occurs, for example I cease to have any relevant UK earnings, and as a result are no longer entitled to tax relief for an earlier contribution. This must be done by the later of 5 April in the year of assessment in which the event occurs and 30 days after the event occurred.
- In the case of an Employee (relief at source) contribution that:
  - my salary is at least equal to the amount of the contribution;
  - the contribution is being funded from my net earnings;
  - I have separately agreed with my employer that this contribution will be passed through my employer's payroll system;
- I will not make contributions to the scheme and/or take benefits from the scheme as part of a tax-free cash re-cycling exercise (e.g. using scheme benefits to pay contributions).

### Transfers

I confirm and accept that for transfers (including those from which I am taking drawdown):

- the amount of income can be changed and an extra charge will be payable to meet additional costs;

- (for transfers of capped drawdown benefits) if the income exceeds the upper limit I will automatically be moved to flexi-access drawdown and be subject to the Money Purchase Annual Allowance Rules;
- I request that you make a transfer to the XPS SIPP/SimplySIPP, representing the benefits which have accrued to or in respect of me under the ceding scheme;
- I hereby consent to XPS obtaining details from the Administrator/Trustee or insurance company or other pension provider of the transferring scheme, arrangement or contract of which I am or have been a member and authorise the giving of any such details to XPS;
- I authorise, instruct and apply to XPS to transfer sums and assets from the plan(s) as listed in this application directly to XPS, and to provide instructions and/or discharge required by any relevant third party to do so. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan;
- I authorise you to release all necessary information to XPS to enable the transfer of funds to XPS;
- I authorise you to obtain from and release to any financial adviser named in this application any additional information that may be required to enable the transfer of sums and assets to XPS;
- If an employer is paying contributions to any of the plans as listed in this application, I authorise you release to that employer any relevant information in connection with the transfer of sums and assets from the relevant plan(s) to XPS;
- I accept that in order to comply with regulatory obligations, XPS and the transferring provider(s) named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address;
- I have read any information provided or made available to me by XPS in connection with this transfer;
- Until this application is accepted and complete, XPS's responsibility is limited to the return of the total payment(s) to the transferring scheme(s);
- Where the payment(s) made to the XPS represent(s) all of the funds under the plan(s) listed in this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed;
- Where the payment(s) made to XPS represent(s) part of the funds under the plan(s) listed in this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s);
- I promise to accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that XPS and the transferring provider(s) may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application;
- For cash transfer payments, please make the transfer cheque payable to 'Xafinity Pension Trustees Ltd' and send it to us at Scotia House, Castle Business Park, Stirling, FK9 4TZ.

**Upon making the transfer payment to Xafinity Pension Trustees Ltd, the Trustees/ Administrators will be discharged from any liability under the ceding scheme to provide benefits for and in respect of me from the assets / cash equivalent so transferred.**

Applicant's signature

*PG Haines*

Applicant's name



Philip Haines

Date of signing

Dec 10 2023

If the applicant is under 18, please also complete the following


**Current scheme details**

Pension Scheme Name	The XPS SIPP
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	19 Oct 2007
Name of Scheme Administrator who registered the scheme	XPS SIPP Services Limited
Scheme status	Open
Sub-scheme	No
Pension scheme structure	Single
The scheme is an investment regulated pension scheme 	Yes
Band of number of scheme members	51-10000
Registered for Relief at source	Yes
Occupational pension scheme 	No
Country or Territory scheme established	United Kingdom

- Quick Links
  - > [The Pensions Regulator](#)
  - > [VAT](#)
  - > [Your Online Services](#)
  - > [Make a Payment](#)
- > [Sign out](#)

Pension Scheme Summary

Pension Scheme Name **The XPS SIPP**  
Pension Scheme Tax **00692718RF**  
Reference (PSTR)  
> [View current scheme details](#)  
> [Amend scheme details](#)

Registration 

Registration for Tax Relief at source

19 Oct 2007

23 Nov 2016

[View](#)

[View](#)

[cert](#)

[Amend](#)

Reporting 

Please select the type of report below:

> [Accounting for Tax](#)

> [Registered Pension Scheme Return](#)

> [Event Report](#)

Scheme Administration Pension Service Notices for Scheme 

Please select an option below: You have 57 notices for this Pension Scheme

- > [Scheme Administrator management !\[\]\(2cbb40928a34ecf5ce700a63c52aa374\_img.jpg\)](#)
- > [Practitioner management !\[\]\(ce05ba64c497267b6ad2e23c0c6ca4e1\_img.jpg\)](#)
- > [View submission receipts](#)



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XPS SIPP Services Limited  
XPS SIPP Services Ltd  
Scotia House  
Stirling  
FK9 1TZ

RECEIVED  
19 MAY 2021  
Not

### Notification of registration

Pension Schemes Services  
HM Revenue & Customs  
BX9 1GH



### Notification of registration for tax relief and exemptions

We have registered The XPS SIPP on 19 10 2007. Tax relief and exemptions are due from this date.

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

Your Pension Scheme Tax Reference (PSTR) is 00692718RF. You should use this when you want to view the scheme details online and in all future communications with us.

## Your pension scheme

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

### Your responsibilities as the scheme administrator

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

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

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

### Authorised Transfers

When you applied for registration you confirmed that:

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

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with Section 189 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

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

## Deregistration

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

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

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

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

[Main  
options](#)[My schemes](#)

## My schemes

This page shows all the schemes that you're currently associated with.

To carry out an action for a particular scheme, for example to complete a scheme return, use the corresponding '**Select**'.

If the scheme you need is not listed, or if you want to register a new scheme, or print from a limited selection of paper forms, please select '**Main options**'.

Sort by:

PSR (ascending)



PSR	Scheme name	Scheme type	Benefit type	Start date	Scheme status	Scheme return due	
10224679	XPS Self Invested Personal Pension Plan	Personal	Defined contribution	1997	Open to new members		<input type="button" value="Select"/>
10276275	The XPS SIPP	Personal	Defined contribution	2007	Open to new members		<input type="button" value="Select"/>

# Companies House

Companies House does not verify the accuracy of the information filed  
(<http://resources.companieshouse.gov.uk/serviceInformation.shtml#complInfo>),

XPS SIPP SERVICES LIMITED

Company number **SC069096**

Registered office address

Scotia House, Castle Business Park, Stirling, Stirlingshire, FK9 4TZ

Company status

Active

Company type

Private limited Company

Incorporated on

14 August 1979

## Accounts

Next accounts made up to **31 March 2021**  
due by **31 December 2021**

Last accounts made up to **31 March 2020**

## Confirmation statement

Next statement date **13 June 2021**  
due by **27 June 2021**

Last statement dated **13 June 2020**

## Nature of business (SIC)

- 64999 - Financial intermediation not elsewhere classified

## Previous company names

Name	Period
XAFINITY SIPP SERVICES LIMITED	14 Oct 2008 - 26 Mar 2021
HAZELL CARR PENSIONS SERVICES LIMITED	07 Mar 2003 - 14 Oct 2008
SCOTTISH EQUITABLE TRUSTEES LIMITED	14 Aug 1979 - 07 Mar 2003

Tell us what you think of this service(link opens a new window) (<https://www.research.net/r/S78XJMV>) Is there anything wrong with this page?(link opens a new window) (<https://beta.companieshouse.gov.uk/help/feedback?sourceurl=https://find-and-update.company-information.service.gov.uk/company/SC069096>)

# XPS SIPP Services Limited

Reference number: 461791

This firm is authorised for specific activities and product types. It's important to check the full record for what regulated activities this firm has permission to do.

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## Notices

### Restrictions / suspensions

This firm has requirements or restrictions placed on the financial services activities that it can operate. Requirements or restrictions can include suspensions.

**[See the requirements applying to this firm.](#)**

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## Who is this firm?

### Firm details



Check details about this firm's place of business, contact details, etc.

The FCA expects that a firm will confirm at least annually that these details are accurate.

**Details last confirmed:** 07 Apr 2021

### Address

Scotia House  
The Castle Business Park  
Stirling  
Stirlingshire  
FK9 4TZ  
UNITED KINGDOM

### Phone

+44 1786237042

### Website

**[www.xpsselfinvestedpensions.com](http://www.xpsselfinvestedpensions.com)**

### Firm reference number

461791

Registered company number

SC069096

Firm status



Check this firm's status and any additional regulatory information.

Status

Authorised

Since 06/04/2007

This firm is authorised for specific activities and product types. It's important to check the full record for what regulated activities this firm has permission to do.

Type

Regulated

Trading names



This firm currently trades under 3 trading names.

Current names

Showing 3 results out of 3

Name	Status	Effective from
XPS SIPP Services Limited	Registered	07 Apr 2021
XPS SIPP	Trading	26 Mar 2021
XPS SSAS	Trading	26 Mar 2021

Previous names

Showing 6 results out of 6

Name	Status	Effective from	Effective to
XafinitySIPP	Trading	03 Jun 2020	26 Mar 2021
Xafinity Punter Southall	Trading	11 Jan 2018	03 Jun 2020
XafinitySSAS	Trading	06 Apr 2015	26 Mar 2021
Hazell Carr Pensions Services	Trading	27 Oct 2008	29 Jul 2020

Name	Status	Effective from	Effective to
<b>Xafinity SIPP Services Limited</b>	<b>Registered</b>	<b>16 Oct 2008</b>	<b>07 Apr 2021</b>
<b>Hazell Carr Pensions Services Limited</b>	<b>Registered</b>	<b>21 Dec 2006</b>	<b>16 Oct 2008</b>

## How are customers protected?

### Protections and support



Understand the protections you have when dealing with this firm, and how to make a complaint.

#### Customer protections and the Register

Regulated activities performed by regulated firms or individuals are covered by a range of protections. Most of these protections are not through the FCA but are primarily through the Financial Ombudsman Service and the Financial Services Compensation Scheme.

The protections available relate to specific regulated activities, products and investment types. We recommend that you check below for the activities that this firm has FCA and/or PRA permission to provide before going ahead. You should also contact the firm and ask them to confirm the specific protections available to you.

### The Financial Ombudsman Service may be able to consider a dispute with this firm

Regulated activities that this firm has permissions for may be covered by the Financial Ombudsman Service. If you have complained to the firm and they haven't responded satisfactorily, you can contact the **Financial Ombudsman** (<https://www.financial-ombudsman.org.uk/>) for help.

### The Financial Services Compensation Scheme may be able to consider a claim against this firm if it fails

Regulated activities that this firm has permissions for may be covered by the Financial Services Compensation Scheme. If this firm has failed, you can contact the **Financial Services Compensation Scheme** (<https://www.fscs.org.uk/>) for help.

### If you have a complaint about a firm

First try to contact the firm directly. In most circumstances, a firm must reply within 8 weeks, or 15 days for payment services such as bank deposits, direct debits or online payments.

If you are concerned you have been scammed, contact **FCA Contact Centre** (<https://fca.org.uk/contact>) and **Action Fraud** (<https://www.actionfraud.police.uk/>) immediately.

## Complain to the firm

John Keenan

Scotia House  
The Castle Business Park  
Stirling  
Stirlingshire  
FK9 4TZ  
UNITED KINGDOM

+44 1786237042

john.keenan@xpsgroup.com

[www.xpselfinvestedpensions.com](http://www.xpselfinvestedpensions.com)

### Report to the FCA

If you have concerns about a firm listed on the Register, **contact the FCA directly.**  
**(<https://www.fca.org.uk/contact>)**

If you suspect you have been contacted by an unauthorised firm or individual carrying out an FCA-regulated activity, report it to us using **this form.** (**<https://www.fca.org.uk/report-scam-unauthorised-firm-individual>**)

## Help using the Register

If you have any concerns or difficulties using the Register you can contact the FCA and we will talk you through the record and answer any queries you may have.

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## What can this firm do in the UK?

### Restrictions

Check the requirements placed on this firm. Requirements are restrictions governing the regulated activities that this firm can do.

### Client Money

This firm cannot hold client money. It may be able to control client money if it has the necessary requirements.

Specific requirements may change this firm's ability to hold or control client money – see below for details.



22 Jan 2016

### **Exempt MiFID firm (Article 2)**

Unable to carry on any investment services and activities (to which MiFID applies) on a regular basis

26 Sep 2014

### **May control but not hold client money**

The firm may control but must not hold client money.

## **Activities and services**



Learn about the regulated activities that this firm has FCA and/or PRA permission to provide and other information related to specific non-regulated activities and services that may impact your business with a firm.

### **What to do with this information**

These regulated activities are grouped into categories. You should check the specific activities within these categories relate to the business you want to do with the firm, not just the categories.

Once you have checked this page, you should contact the firm via their main contact details and ask them to confirm their permitted regulated activities.

If you don't understand whether the permissions cover the business you want to do, you should **contact the FCA.** (<https://www.fca.org.uk/contact>).

## **Insurance**



### **Arranging (bringing about) deals in investments**

#### **LIMITATIONS**



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## **Customer Type**

Commercial  
Professional  
Retail (Investment)  
Retail (Non-Investment Insurance)

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## **Investment Type**


Non-investment insurance contracts

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**Limitation**

Rights to or interests in (both).  
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

**Assisting in the administration and performance of a contract of insurance**



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**Customer Type**


Commercial  
Retail (Non-Investment Insurance)

---

**Investment Type**

Non-investment insurance contracts

**Making arrangements with a view to transactions in investments**



LIMITATIONS

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**Customer Type**

Commercial  
Professional  
Retail (Investment)  
Retail (Non-Investment Insurance)

---

**Investment Type**

Non-investment insurance contracts

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## Limitation

Rights to or interests in (both).

Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

## 🏠 Pensions



### Arranging (bringing about) deals in investments



#### LIMITATIONS

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#### Customer Type

Commercial

Professional

Retail (Investment)

Retail (Non-Investment Insurance)

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#### Investment Type

Personal pension scheme

Stakeholder pension scheme

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#### Limitation

Rights to or interests in (both).

Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

### Dealing in investments as principal



#### LIMITATIONS

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#### Customer Type

Professional

Retail (Investment)

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**Investment Type**

Personal pension scheme

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**Limitation**

Rights/interests - sec ltd to securities listed  
Investment activity in "rights to or interests in investments (security)" is limited to the investment types granted for this activity.  
The firm is limited  
The firm is limited to dealing as a principal in investments in the rights under the scheme(s) it operates

**Establishing/operating/winding up a personal pension scheme**




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**Customer Type**

Professional  
Retail (Investment)

**Making arrangements with a view to transactions in investments**

**LIMITATIONS**



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**Customer Type**

Commercial  
Professional  
Retail (Investment)  
Retail (Non-Investment Insurance)

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**Investment Type**

Personal pension scheme  
Stakeholder pension scheme

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## Limitation

Rights to or interests in (both).  
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

## ✿ Investments



### Arranging (bringing about) deals in investments

#### LIMITATIONS



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## Customer Type

Commercial  
Professional  
Retail (Investment)  
Retail (Non-Investment Insurance)

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## Investment Type

Certificates representing certain security  
Commodity Future  
Commodity option and option on commodity future  
Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet)  
Debenture  
Future (excluding a commodity future and a rolling spot forex contract)  
Government and public security  
Life Policy  
Option (excluding a commodity option and an option on a commodity future)  
Rights to or interests in investments  
Rights to or interests in investments (Contractually Based Investments)  
Rights to or interests in investments (Security)  
Rolling spot forex contract  
Share  
Spread Bet


Structured Deposits  
Unit  
Warrant

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**Limitation**

Rights to or interests in (both).  
Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

**Assisting in the administration and performance of a contract of insurance**



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**Customer Type**

Commercial  
Retail (Non-Investment Insurance)


---

**Investment Type**

Life Policy

**Dealing in investments as principal**

**LIMITATIONS**



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**Customer Type**

Professional  
Retail (Investment)

---

**Investment Type**

Rights to or interests in investments (Security)

---

## Limitation

Rights/interests - sec ltd to securities listed

Investment activity in "rights to or interests in investments (security)" is limited to the investment types granted for this activity.

The firm is limited

The firm is limited to dealing as a principal in investments in the rights under the scheme(s) it operates

## Making arrangements with a view to transactions in investments



### LIMITATIONS

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## Customer Type

Commercial

Professional

Retail (Investment)

Retail (Non-Investment Insurance)

---

## Investment Type

Certificates representing certain security

Commodity Future

Commodity option and option on commodity future

Contract for Differences (excluding a spread bet and, a rolling spot forex contract and a binary bet)

Debenture

Future (excluding a commodity future and a rolling spot forex contract)

Government and public security

Life Policy

Option (excluding a commodity option and an option on a commodity future)

Rights to or interests in investments

Rights to or interests in investments (Contractually Based Investments)

Rights to or interests in investments (Security)

Rolling spot forex contract

Share

Spread Bet

Structured Deposits

Unit

Warrant

## Limitation

Rights to or interests in (both).

Investment activity in "rights to or interests in investments (security)" and "rights to or interests in investments (contractually based investment)" is limited to the investment types granted for this activity.

### Other activities



### Agreeing to carry on a regulated activity

#### LIMITATIONS



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## Limitation

Limited to carry on regulated activities.

The firm can only agree to carry on the regulated activities specified in this Notice.

The FCA is required to display some information related to certain non-regulated activities. Firms may do other business that is not regulated. You should check with the firm what business it carries out that isn't regulated and what your protections may be.

### Insurance Distribution

A firm that offers or sells insurance products and services.

This firm is able to undertake insurance distribution.

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## Who is involved with activities at this firm?

### Individuals



Individuals currently and previously involved in regulated activities at this firm.

You should check the details of any FCA approved individual that you want to carry out regulated activities on your behalf, especially their current roles and any disciplinary or regulatory action on their record. Directory individuals at firms that are regulated by both the FCA and PRA (details are under the Regulators heading) now appear. Directory individuals may show for some but not all firms regulated solely by the FCA until 1 April 2021. Until this date, if the directory persons information you seek does not appear you should contact the firm directly to confirm the details of individuals carrying out customer function roles.

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## Current

Showing 6 results out of 6

Name	Individual reference number	Status	Role
<b><u>Benjamin Oliver Bramhall</u></b>	<b>BOO01008</b>	<b>Approved by regulator</b>	<b>SMF1 Chief Executive</b> <b>SMF3 Executive Director</b> <b>Responsible for Insurance Distribution</b>
<b><u>Snehal Shah</u></b>	<b>SXS14126</b>	<b>Approved by regulator</b>	<b>SMF3 Executive Director</b>
<b><u>Andrew Charles Bowsher</u></b>	<b>ACB01211</b>	<b>Approved by regulator</b>	<b>SMF3 Executive Director</b>
<b><u>Jonathan Samuel Bernstein</u></b>	<b>JSB01064</b>	<b>Approved by regulator</b>	<b>SMF3 Executive Director</b>
<b><u>Joanne Hull</u></b>	<b>JXH01754</b>	<b>Approved by regulator</b>	<b>SMF16 Compliance Oversight</b> <b>SMF17 Money Laundering Reporting Officer (MLRO)</b>
<b><u>Paul Gareth Cuff</u></b>	<b>PGC01100</b>	<b>Approved by regulator</b>	<b>SMF1 Chief Executive</b> <b>SMF3 Executive Director</b>

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## Previous

Showing 10 results out of 35

Name	Individual reference number	Role
<b><u>Adam Joseph Galache-Brown</u></b>	<b>AJG01213</b>	<b>CF10 Compliance Oversight</b> <b>CF29 Significant management</b>
<b><u>Paul Gareth Cuff</u></b>	<b>PGC01100</b>	<b>CF1 Director</b> <b>CF3 Chief Executive</b>

Name	Individual reference number	Role
<b><u>Joanne Hull</u></b>	<b>JXH01754</b>	<b>CF10 Compliance Oversight</b> <b>CF11 Money Laundering Reporting</b>
<b><u>Jonathan Dominic Punter</u></b>	<b>JDP01043</b>	<b>CF2 Non Executive Director</b>
<b><u>David Hugh Carr</u></b>	<b>DHC01020</b>	<b>CF1 Director</b> <b>CF3 Chief Executive</b> <b>CF8 Apportionment and Oversight</b> <b>Responsible for Insurance Mediation</b>
<b><u>Benjamin Oliver Bramhall</u></b>	<b>BOO01008</b>	<b>CF1 Director</b> <b>CF3 Chief Executive</b> <b>Responsible for Insurance Mediation</b>
<b><u>Jonathan Samuel Bernstein</u></b>	<b>JSB01064</b>	<b>CF1 Director</b>
<b><u>Andrew Charles Bowsher</u></b>	<b>ACB01211</b>	<b>CF1 Director</b> <b>CF29 Significant management</b>
<b><u>Snehal Shah</u></b>	<b>SXS14126</b>	<b>CF1 Director</b>
<b><u>Ian Moore</u></b>	<b>IXM01171</b>	<b>CF2 Non Executive Director</b>

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## Who is this firm connected to?

### Appointed representatives and agents

This firm is responsible for regulated activities of the firms listed below.



This table lists the Appointed Representatives and Payment services / Electronic money agents connected with this firm. You can also see if they have Tied agent or EEA Tied agent status. In each case, the principal is responsible for the activities carried out by its appointed representatives / agents on its behalf. An agent or Appointed Representative may act of behalf of more than one principal firm.

## Current

Filter



Showing 5 results out of 0

Name	Insurance Distribution	Tied Agent	EEA Tied Agent	AR Relationship	Firm reference number	Effective from
<b><u>Hazell Carr ( SG ) Services Limited</u></b>	<b>Yes</b>	<b>No</b>	<b>No</b>	<b>Full</b>	<b>456778</b>	<b>17 Dec 2007</b>
<b><u>Hazell Carr (AT) Services Limited</u></b>	<b>Yes</b>	<b>No</b>	<b>No</b>	<b>Full</b>	<b>582821</b>	<b>14 Jun 2012</b>
<b><u>Hazell Carr (ES) Services Ltd</u></b>	<b>Yes</b>	<b>No</b>	<b>No</b>	<b>Full</b>	<b>413450</b>	<b>17 Dec 2007</b>
<b><u>Hazell Carr (PN) Services Ltd</u></b>	<b>Yes</b>	<b>No</b>	<b>No</b>	<b>Full</b>	<b>433410</b>	<b>17 Dec 2007</b>
<b><u>Hazell Carr (SA) Services Ltd</u></b>	<b>Yes</b>	<b>No</b>	<b>No</b>	<b>Full</b>	<b>433504</b>	<b>17 Dec 2007</b>

There are no previous appointed representatives or tied agents attached to this firm or individual. We do not publish EMD and PSD individuals on the Register.

## Regulators



Current and former regulators of this firm.

This table shows the former and current regulators of this firm, in the UK and in other European Economic Area (EEA) countries.

Showing 2 results out of 2

Regulator	Effective from	Effective to
<b>Financial Conduct Authority</b>	<b>01 Apr 2013</b>	
<b>Financial Services Authority</b>	<b>12 Mar 2007</b>	<b>31 Mar 2013</b>