Unilever UK Pension Fund







Our Ref: 44112948

Private & Confidential Pension Practitioner 48 Chorley New Road Bolton BL1 4AP



6 March 2018

Dear Sir or Madam

Unilever UK Pension Fund (the Fund) – Transfer out enquiry Member name: Mrs A Sharkie

Your Ref: NH787408C

I refer to Mrs Sharkie's request for a possible transfer of benefits from the Fund.

The enclosed **transfer out member schedule** includes details of the transfer value together with notes that contain all the information necessary for the transfer to go ahead. The schedule is for information only and the member does not need to complete or return any parts of the schedule. The member will need to complete the **member discharge form** to inform us of their choice.

The defined benefit transfer value quoted is guaranteed for three months from the date of it being worked out. The defined benefit transfer value represents the value of any Career average plan pension the member has built up plus any Final salary plan pension, if applicable.

Independent financial advice

Based on the size of the member's transfer value of the defined benefits within the Fund, the Trustees will need to see evidence that the member has taken appropriate independent advice for the transfer application to go ahead, unless the member is transferring to an arrangement that is also a defined benefit (also known as a safeguarded benefit) arrangement.

The member should check with either their adviser or the receiving arrangement what type of arrangement the receiving scheme is to decide whether advice is required. Where advice is required, the member is responsible for finding a financial adviser and arranging and paying for the advice.



The Trustees will need a statement in writing from the FCA authorised independent adviser confirming that advice has been provided. This statement has to contain the necessary information as set out in The Pension Schemes (Appropriate Independent Advice) Regulations 2015. This must be sent to Capita by 27/05/2018.

If the member doesn't provide the Trustees with satisfactory evidence of advice within the appropriate timeframe the member's transfer application will not go ahead.

The Government's Money Advice Service website provides free and impartial information on choosing a financial adviser and links to details of financial advisers. The member can visit the website at:

https://www.moneyadviceservice.org.uk/en/articles/choosing-a-financial-adviser

The Trustees of the Fund and Capita cannot provide the member with any advice in connection with the transfer.

Pension Scams

The member should be aware that transfers should only be made on the basis that the transfer value is to be used to provide them with pension benefits in retirement. These benefits cannot normally be taken before age 55 unless it is an ill health retirement.

In keeping with the cross-governmental initiative on pension scams Capita has sent the member the relevant pension scams literature. The member has also been sent a copy of the **Transfer Out Member Schedule**.

Next steps

The member should complete and return the following form:

· Member discharge form

You should fil in and return to Capita the following forms:

Receiving scheme information form

As well as one of the following forms if applicable:

- Trust based occupational scheme form
- Personal/stakeholder pension scheme form
- Section 32 buy out / Annuity policy form

Where applicable, the member should send Capita:

 A statement in writing from a FCA authorised independent adviser confirming that advice has been provided and containing the necessary information as set out in The Pension Schemes (Appropriate Independent Advice) Regulations 2015.

We use a special system to check and confirm the member's identity, once the forms are received. The system performs a series of checks across multiple information sources, such as the electoral roll.

If an application to go ahead is not received by 27/05/2018 and, where applicable, evidence of appropriate independent advice is not received by 27/05/2018, a revised transfer value will not be available free of charge until 12 months from the date of the original request.

If you have any questions regarding this letter, please contact us.

Yours faithfully

Lauren Brown

Pensions Operations

For and on behalf of the Trustees of the Unilever UK Pension Fund

0800 028 0051 (+44147 362 2307 from overseas) unileverpensionsteam@capita.co.uk

Address for written correspondence: Unilever UK Pension Fund PO Box 420 Darlington DL1 9WU



Transfer out member schedule

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Member details

Full name:

Mrs Alison Sharkie

Reference number:

44112948

Date joined scheme:

05/02/2007

Date of leaving:

02/03/2012

Part B

Deferred benefits

Benefits at date of calculation (DOC)

Member's total pension at DOC:

£ 1,679.48 a year

Part C

Transfer details

Transfer value- Defined benefit

Total defined benefits transfer value:

£34,341.00

Pre 6 April 1997 transfer value arising from GMP:

£0.00

Post 6 April 1997 transfer value arising from post 1997 contracted out service (Section 9 (2B)Rights):

£34,341.00

Date of Calculation:

27/02/2018

Guarantee date:

(see Part E for explanation)

27/05/2018



Unilever UK Pension Fund (the Fund) Transfer out member schedule (continued)

Part D Additional information

The Pension Scheme Tax Reference Number (PSTR) for the Fund is 00490486RW

The former employer contracted-out number for the Fund was E3800727Z.

The former scheme contracted-out number for the Fund was S2803927Z.

The Fund provides safeguarded benefits as defined under the Pension Schemes Act 2015.

The member's benefits are not subject to an Earmarking Order.

According to Capita's records, the member is not subject to the money purchase annual allowance.

Part E Important Information

The transfer value quoted is guaranteed for three months from the date it is worked out. Please note that 'guaranteed' refers to the actuarial assumptions behind the transfer value and assumes that the correct factors have been taken into account at the date of calculation.

If a formal application for payment is made within three months of the guarantee date and evidence of appropriate advice is received within three months of the statement of entitlement being supplied, then the transfer value quoted will normally be paid within six months of the guarantee date, provided the member is more than 12 months away from their normal retirement date. The amount could be reduced in exceptional circumstances, in which case the member will be given the opportunity to stop the transfer.

The Investing plan account value and the additional voluntary contribution fund values will be that as at the date of disinvestment and cannot be guaranteed.

The Trustees of the Fund and Capita cannot advise whether it is in the member's interest to transfer their benefits to another registered pension scheme, and would suggest that the member consider taking independent financial advice before taking this option. In most circumstances, as outlined in the covering letter, they will be required to take advice before the transfer can go ahead.

The Money Advice Service website provides free and impartial information on choosing a financial adviser and links to details of financial advisers in the member's area. The member can visit the website at: https://www.moneyadviceservice.org.uk/en/articles/choosing-a-financial-adviser.

The member can also get more information to help them with making their decision to transfer from:

- The Financial Conduct Authority (FCA)
- The Pensions Advisory Service (TPAS)
- The Pensions Regulator (TPR)
- · The Money Advice Service



Contact details for these organisations are below.

Financial Conduct Authority

Consumer Helpline: 0800 111 6768 Open 8am to 6pm, Monday to Friday

Website: http://www.fca.org.uk/

The Pensions Advisory Service

Pensions Helpline: 0300 123 1047
Open 9am to 5pm, Monday to Friday
Website: www.pensionsadvisoryservice.org.uk/

The Pensions Regulator

Customer Support: 0345 600 7060
Open 9am to 5.30pm, Monday to Friday
Website: www.thepensionsregulator.gov.uk

The Money Advice Service

Customer Support: 0800 138 7777 Open 8am to 8pm, Monday to Friday

Website: https://www.moneyadviceservice.org.uk/en/categories/transferring-between-pension-schemes

The Pension Protection Fund (PPF)

The PPF's function is to provide compensation to members of eligible pension schemes when there is a qualifying insolvency event for an employer. This would happen if there were not enough assets in the pension scheme to cover the PPF level of compensation.

Members of the Fund could be eligible to receive compensation from the PPF in the future. If benefits are transferred to another scheme that is not covered by the PPF, for example, a defined contribution scheme or an overseas pension scheme, then this protection of pension benefits will be lost.

Member discharge form

Please fill in and return the form to: Unilever UK Pension Fund, PO Box 420, Darlington DL1 9WU

Member details

Part A

Full name:	Mrs Alison Sharkie
Reference number:	44112948
Part B	Transfer options
For the transfe	er value quoted, I want the Trustees to (tick one box only):
	Cancel my application I no longer want to go ahead with the transfer of my benefits.
	Transfer all Unilever UK Pension Fund benefits to my nominated scheme
	I want to transfer my defined benefit pension benefits in the Fund to the following nominated pension arrangement:
Name of recei	ving scheme:
Address of rec	eiving scheme:
We use a spe system perform	ecial system to check and confirm the member's identity, once the forms are received. The ms a series of checks across multiple information sources, such as the electoral roll.



Member discharge form (continued)

Part C Declaration

IMPORTANT: Please read the following declarations carefully and confirm your acceptance by completing the form:

- In exercise of my right to a transfer value from the Fund rules, I want the Trustees to transfer my benefits to the receiving scheme nominated in part B.
- I understand that the choice of the receiving scheme and the type of benefits to be provided under the receiving scheme is my own decision and that in connection with this scheme I am not relying on any statements made by or on behalf of the Trustees of the Fund or by or on behalf of my former employer. I understand that the transfer payment will be paid direct to the receiving scheme and not through any third party.
- I have been given full details of the receiving scheme and I understand the nature of the benefits payable from it, including the benefits that the transfer payment will provide. I have also been made aware of any conditions on which the benefits provided in exchange for the transfer could be forfeited or withheld.
- I understand that the benefits to be awarded to me by the receiving scheme for my transfer value will
 be different from those that would have been available from the Fund. I also realise that the benefits
 at retirement may be more or less than those I would have received from the Fund.
- I understand that if I have certain protections from the lifetime allowance (Enhanced protection including payment under enhanced protection or Fixed Protection 2012, 2014 or 2016), that these could be lost on transfer and it is my responsibility to take appropriate advice for this matter.
- I understand that when taking any of the funds following transfer, the maximum that can normally be paid tax free is 25%.
- I confirm that this transfer value is to be used for the purposes of providing pension benefits in retirement.
- I confirm that, where required by law, I have already taken, or will take, appropriate independent advice for the transfer of my pension benefits and I am aware of the deadline for providing this information to the Fund. Even where not required to by law, I confirm that I have considered taking independent financial advice for the transfer of my pension benefits from the Fund.

Member discharge form (continued)

- I understand and acknowledge that if I receive any of the transferred funds before the age of 55 (except in limited circumstances of ill-health) this will result in an unauthorised payment under tax law and I will be required to declare this to HMRC. I will be personally liable to pay tax and other charges, normally totalling 55% of any such unauthorised payment. I agree to settle such charges from my personal assets. If I fail to declare an unauthorised payment to HMRC, I may be charged further penalties.
- I have received and read the pension scams leaflet and understand the implications of pension scams
- I confirm that:
 - (i) the transfer payment will not be part of a pension scam (http://www.thepensionsregulator.gov.uk/pension-scams.aspx); and
 - (ii) I am aware that any such arrangement as referred to in (i) above would give rise to severe tax charges on me by HM Revenue & Customs (HMRC).
- I understand that the Trustees of the Fund and my former employer will be relying on confirmations given by me in this form.
- I understand that if the Fund is not satisfied that my nominated arrangement satisfies all the requirements from the relevant pension's law, the transfer will not take place.
- I realise that the payment of a transfer value will fully discharge the Fund from any liability to pay benefits to me, my dependants, my beneficiaries or my estate for the benefits quoted within this transfer value and that my decision is final and irreversible.
- I agree to indemnify the Trustees of the Fund and my former employer against any claims, actions, demands, liabilities, damages, costs, losses or expenses arising as a result of this transfer. This includes any additional tax and/or sanction charges that may be levied upon the Trustees as a result of this transfer.
- I confirm that all information provided to the Trustees by me in connection with my transfer application is factual and correct. I also confirm that any information provided about me by the receiving scheme and/or my adviser has been verified by me as factual and correct and that the Trustees of the Fund are in no way responsible for any quotation or any literature issued by the receiving scheme and /or my adviser.

(Continued overleaf)



Member discharge form (continued)

Following payment of the transfer value, neither I nor any other person will have any further rights within the Fund to claim any of the benefits included in the transfer value.			
Signed:	Date:		
Name (printed):			
E-mail address:			
Contact number:			

Receiving scheme information form

To be completed by the receiving scheme (all schemes)

Please complete and return the form to: Unilever UK Pension Fund, PO Box 420, Darlington DL1 9WU

Please tick the type of arrangement your scheme may be classified as:

riea	se tick the type of arrangement your scheme may be classified as.	
1.	A registered occupational pension scheme (complete trust based occupational pension scheme form)	
2.	A registered personal pension or stakeholder pension scheme (complete personal/ stakeholder pension scheme form)	
3.	A relevant statutory scheme (complete trust based occupational pension scheme form)	
4.	A former approved superannuation Fund ("Old Code Scheme") (complete trust based occupational pension scheme form)	
5.	Registered retirement annuity contract (complete personal/stakeholder pension scheme form))	
6.	An annuity contract or section 32 buyout policy (complete section 32 buy out/annuity policy form)	
Please contact Capita immediately if the proposed transfer is a non-UK based pension arrangement as different requirements will apply.		
Is the	e scheme a registered pension scheme?	
If no, please provide details on a separate sheet. Please note that transfers to unregistered schemes are not permitted transfers under the Finance Act 2004.		
Please provide the following documents:		
	Enclosed?	
• Y	our Pension Scheme Tax Reference (PSTR) Number	
• A	ssurance that the transfer value is not payable through an independent broker	



Trust based occupational pension scheme form

To be completed only by trust based occupational pension schemes

Address of scheme

administrator:

Please complete and return the form to: Unilever UK Pension Fund, PO Box 420, Darlington DL1 9WU

Part A	Member details	
Member name:	Mrs Alison Sharkie	
Reference		
number:	44112948	
Part B	Receiving scheme warranties	
For the above me	ember's request to pay a transfer value to the receiving scheme, we warrant that:	
The receiving scheme is a registered pension scheme and a screen print from the Pension Schemes Online page showing the scheme name and the Pension Scheme Tax Reference (PSTR) number is attached. Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the receiving scheme is a registered scheme.		
• We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that going ahead with the member's application to acquire transfer credits in the receiving scheme is not a pension scam exercise.		
We have received a transfer out member schedule for the Fund.		
Part C	Receiving scheme details	
Name of receiving scheme:	g	
PSTR number:		
scheme:	9	

Trust based occupational pension scheme form (continued)

Part D Receiving scheme bank details for BACS transfer

Name(s) of account holder(s):			
Bank name:			
Bank address:			
Sort code:	Account number:		
Part E Declaration			
We confirm that:			
 The information contained within this form is correct to the best of our knowledge. The receiving scheme is capable of accepting the transfer payment and that this will be applied to the above scheme for the benefit of the above member in line with the rules. 			
Signature:	Date:		
Name (printed):	On behalf of:		

The information provided will be processed by Capita for purposes only associated with the Unilever UK Pension Fund and will be used in line with its policies and the Trust Deed & Rules and the Data Protection Act 1998.

Fund)

Unilever UK Pension Fund (the

Personal/Stakeholder pension scheme form

To be completed only by personal/stakeholder pension scheme provider
Please complete and return the form to: Unilever UK Pension Fund, PO Box 420, Darlington DL1 9WU

Part A Member Details

Member name:	Mrs Alison Sharkie	
Reference number:	44112948	

Part B Receiving scheme warranties

For the above member's request to pay a transfer value to the receiving scheme, we warrant that:

- We are a provider satisfying the requirements of Section 154 of the Finance Act 2004, and are regulated by the Financial Conduct Authority (FCA).
- The member's transfer value will be applied to one or more policies under a Personal/Stakeholder pension scheme which is registered under Chapter 2 Part 4 of the Finance Act 2004. Please find enclosed a screen print from the Pension Schemes Online page showing the scheme name and the Pension Scheme Tax Reference (PSTR) number. Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the receiving scheme is a registered pension scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that the processing of the member's application to acquire transfer credits in the receiving scheme is not a pension scam exercise.
- We have received a transfer out member schedule for the Fund.

Fund)

Personal/Stakeholder pension scheme form (continued)

Part C Rec	ceiving scheme details	
Name of receiving scheme:		
PSTR number*:		
Address of provider:		
* Please provide docum	nentary evidence.	
Part D Rec	ceiving scheme bank details for BACS transfer	
Name(s) of account holder(s):		
Bank name:		
Bank address:		
Sort code:	Account Number:	

Fund)

Unilever UK Pension Fund (the

Personal/Stakeholder pension scheme form (continued)

Part E	Declaration	
We confirm t	at:	
• The	information contained within this form is correct to the best of our knowledge. The receiving scheme is capable of accepting the transfer payment and that this will be to the above scheme for the benefit of the above member in line with the rules.	ll be
Signature:	Date:	
Name (printed):	On behalf of:	

The information provided will be processed by Capita for purposes only associated with the Unilever UK Pension Fund and will be used in line with its policies and the Trust Deed & Rules and the Data Protection Act 1998.

Fund)

Section 32 buy out/Annuity policy form

To be completed only by the insurance company/provider

Please complete and return the form to: Unilever UK Pension Fund, PO Box 420, Darlington DL1 9WU

Part A	Member details	
Member name:	Mrs Alison Sharkie	
Reference number:	44112948	

Part B Receiving scheme warranties

For the above member's request to pay a transfer value to the receiving scheme, we warrant that:

- We are a provider satisfying the requirements of Section 154 of the Finance Act 2004, and are regulated by the Financial Conduct Authority (FCA).
- The member's transfer value will be applied by us to one or more policies which satisfy the requirements of Section 95 (2)(c) of the Pension Schemes Act 1993. Please find enclosed a screen print from the Pension Schemes Online page showing the scheme name and the Pension Scheme Tax Reference (PSTR) number. Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the receiving scheme is a registered pension scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that going ahead with the member's application to acquire transfer credits in the receiving scheme is not a pension scam exercise.
- We have received a transfer out member schedule for the Fund.

Part C Receiving scheme details

Name of receiving scheme:	
PSTR number*:	
Address of insurance company/provider:	

Unilever UK Pension Fund (the Fund) * Please provide documentary evidence. Section 32 buy out/Annuity policy form (continued) Part D Receiving scheme bank details for BACS transfer Name(s) of account holder(s): Bank name: Bank address: Sort code: Account number: Part E Declaration We confirm that: The information contained within this form is correct to the best of our knowledge.

The information provided will be processed by Capita for purposes only associated with the Unilever UK Pension Fund and will be used in line with its policies and the Trust Deed & Rules and the Data Protection Act 1998.

The receiving scheme is capable of accepting the transfer payment and that this will be applied to the above scheme for the benefit of the above member in line with the rules.

Date:

On behalf of:

Signature:

Name

(printed):