

Mrs A Sharkie

Unilever UK Pension Fund (the Fund)



If all of the requirements to transfer are received outside of the guarantee period stated above, we will recalculate the CETV and notify you of the new value and any additional actions required.

The member is not required to take regulated financial advice before the transfer can take place; nevertheless it is recommended that the member takes advice from a regulated Financial Adviser before deciding whether to transfer.

The Money Advice Service, The Pensions Regulator and the Pensions Advisory Service provide additional information about transfers that may assist when deciding whether or not to transfer.

The following website pages may be of use in helping the member reach a decision:

www.moneyadvice.service.gov.uk/en/articles/transferring-out-of-a-defined-benefit-pension-scheme

www.thepensionsregulator.gov.uk/individuals.aspx

www.pensionsadvisoryservice.org.uk/about-pensions/when-things-change/transferring-your-pension

The member should also take a few minutes to read the enclosed leaflet from the Pensions Regulator entitled 'Scammed of his retirement. Don't be next' as it contains important information about possible severe tax consequences that could apply in certain circumstances.

If the member doesn't transfer their benefits at this time, the trustees are not required to give a further guaranteed statement of transfer value within 12 months of the last written request for a transfer value. Whether the trustees will give further transfer values within this 12 month period and if so if they'll charge, is shown on the enclosed further information sheet.

If we don't hear back from you by 5 August 2016 we'll assume the transfer is not going ahead.

If there's anything else you'd like to know, please get in touch (with our reference to hand) and we'll be happy to help.

Yours faithfully

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

A handwritten signature in blue ink, appearing to be "A. Sharkie".

Helpline Contact No: 0800 028 0051 (or +44 1473 622 307 from overseas)

Calls answered Monday to Friday 8:45am - 5:00pm

Email address: unileverpensionsteam@aonhewitt.com

Address for written correspondence:

Unilever UK Pension Fund

Aon Hewitt

PO Box 196

Huddersfield

HD8 1EG

Enc(s)



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Annual Allowance

The Annual Allowance is £40,000 in the 2015/16 tax year. From 8 July 2015 HMRC introduced two pension input periods (1 April 2015 to 8 July 2015 and 9 July 2015 to 5 April 2016). The Annual Allowance for the pension input period from 9 July 2015 will remain at £40,000.00 unless the member contributed more than £40,000.00 in the pension input period from 1 April to 8 July 2015. This is only relevant to the member during the period they were an active member.

The Annual Allowance for the tax years from 2008/09 to 2013/14 remains at £50,000 and for 2014/15 was £40,000. The Annual Allowance for the tax year 2016/17 will remain at £40,000.



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Guaranteed statement of entitlement of cash equivalent transfer value (CETV)

Member's details

Name	Alison Sharkie	Date of birth	25 May 1966
Member reference number	C009236	Sex	F
Date joined company	5 February 2007	Marital status	Married
Date pensionable service started	5 February 2007	Normal retirement age (NRA)	65
Date of leaving pensionable service	2 March 2012		

Transfer value information – not including Investing plan and/or AVCs

Current transfer value	£26,985.00
This is made up as follows:	
Post 6 April 1997 salary-related benefits	£26,985.00
The transfer value quoted is guaranteed until	5 August 2016
The calculations are in line with the requirements of the EC ruling about the equalisation of pension ages.	

Additional voluntary contributions (AVCs)

According to our records the member didn't pay any AVCs.

Investing plan

According to our records the member didn't have an Investing plan account.

Benefits under transferring Fund

The figures below show the member's current deferred pension at age 65 (including increases to date but not any future revaluation).

Description	Annual Pension
Final salary plan benefits	
Pension accrued 6 April 1997 to 31 December 2007	£295.65
Pension accrued 1 January 1998 to 30 June 2012	£1,341.27

ULVUKTVSTT

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Total	£1,636.92
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The pension will be revalued between the date the member left pensionable service and the date the benefits are paid – see note in the Further Information section for more details.

More details of how this pension will be increased once in payment can be also found in the Further Information section.

Transfer in pension

If the member has transferred benefits into the Unilever UK Pension Fund these are included in the figures quoted above. Any transferred benefits paid into their Investing Plan are included in the Investing Plan value.

AVC Added Years and Additional Rights

If the member has AVC added years and/or additional rights Unilever UK Pension Fund these are included in the figures quoted above.

Benefits on death before NRD

If the member dies before NRD, a pension may be paid to the surviving spouse. The current spouse's pension payable is £818.48 a year.

This pension will be revalued between the date the member left pensionable service and the date of death – see the Further Information section for more details.

Depending on the rules of the Fund, other benefits may be payable in addition to the surviving spouse pension shown above. If this is the case, the note in the Further Information section will provide more details. This note will also provide details of any circumstances under which the pension payable may be less than that shown above.

Benefits on death after NRD

Details of the benefits payable under the Fund should the member die after NRD can be found in the Further Information section.

Civil Partners

If the member dies before their civil partner, then a civil partner's pension may begin. The civil partner's pension is calculated in the same way as the spouse's pension.

If the member's civil partner enters a new civil partnership the trustees may continue to pay the civil partner's pension.

Once in payment the civil partner's pension will increase each year in line with the Fund rules.



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Eligibility for Pension Protection Fund

The Unilever UK Pension Fund is eligible for the Pension Protection Fund (PPF), which aims to help protect members' pensions if a company becomes insolvent, although it doesn't guarantee to pay full benefits. You can find more information about this on the PPF's website at www.pensionprotectionfund.org.uk

Important information

We (Aon Hewitt Limited) administer the member's benefits for the Fund Trustees in line with the Fund's trust deed and rules. We are not authorised by either the Trustees or the member's employer to pay any benefits over and above their Fund entitlement.

On a similar note, unless the member is specifically told otherwise, we won't be able to change or increase their benefits. We've done all we can to make sure that the figures shown are accurate, but if there are any errors the member's benefits will be limited to their Fund entitlement.

If you or the member needs any more information you can contact us at the address given below.

Issued by Aon Hewitt Limited, Unilever UK Pension Fund, Pensions Administration, Aon Hewitt, PO Box 196, Huddersfield, HD8 1EG



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Further information

General Fund information

HMRC registration	A Registered Scheme for the purposes of Part 4 Finance Act 2004
HMRC Pension Scheme Tax Reference number	00490486RW
Contracting-out references	ECON: 3800727Q SCON: S2803927E
Contracting-out basis, pre April 1997	Guaranteed Minimum Pension (GMP)
Contracting-out basis, post April 1997	Reference Scheme Test
Member of the Public Sector Transfer Club	No
Normal retirement age	65
Does the transfer take full account of equalised benefits	Yes (the Fund equalised Normal Retirement Age at 65 in October 1987)
Has GMP been equalised	No

Can a member's benefits be transferred out of the Fund within one year of Normal Retirement Date (NRD)?

Yes, but the Trustee of the Fund may not allow a transfer of a member's defined benefits savings if the request to transfer is received less than six months before the member's Normal Retirement Age.

Will the trustees give another transfer quote within 12 months of the last written request?

If a member doesn't transfer their benefits, the trustees are not required to provide another transfer quote within 12 months of the last written request.

If a member requests another transfer quote within 12 months of the last written request a copy of the initial quote will be issued.

How will the pension increase in the Fund between date of leaving pensionable service and retirement/death?

The Guaranteed Minimum Pension (GMP) will be increased between the date of leaving pensionable service and the earlier of GMP age, date of death or retirement date. The GMP figure is subject to confirmation by HMRC.

The pension in excess of GMP will revalue between the date of leaving pensionable service and date of retirement or death (or *Normal Retirement Date* (NRD) if earlier).

Description	Rate of increase in deferment
Guaranteed Minimum Pension (GMP)	Statutory increases
Final salary plan Pension	The lower of 5% or the increase in the retail price index

Discretionary benefits

The transfer value relates to guaranteed benefits under the terms of the trust deed and rules and to any discretionary benefits that have already been awarded to the member.

Can a member take the benefits early?

If a member is over the age of 55 they may be able to take their benefits from the Fund before their NRD as long as:

- Both the company and trustees consent to the member's early retirement
- The amount of pension in payment at GMP age will at least cover the Guaranteed Minimum Pension (GMP)

If a member is over age 55 and would like to consider this option please contact us at the address provided.

Please note a member's benefits are likely to be lower if they take them early.

How will a member's pension increase once in payment?

Pensions will be increased in April each year.

The measure of inflation used to decide what increases (if any) are applied to a member's pension each year is the Retail Price Index (RPI).

Different parts of a member's pension will increase at different rates depending on their age, and the period over which the pension was built up.

The different parts of a member's pension will increase as follows:

Before age 65 for men and age 60 for women

Description	Rate of increase in payment
Final salary plan Pension (earned before 01/01/08)	The lower of 5% or the increase in the retail price index
Final salary plan Pension (earned after 01/01/08)	The lower of 3% ** or the increase in the retail price index
Career average plan Pension earned before 1 July 2012	The lower of 2.5% or the increase in the retail price index
Career average plan Pension earned after 1 July 2012	The lower of 3% ** or the increase in the retail price index

** If the member opted to pay higher normal contributions for any period of membership, then the benefits accrued whilst paying the higher rate will increase up to 5% a year.



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Receiving scheme warranty (3)

To the trustees of
The Unilever UK Pension Fund

Transfer to a UK-registered Section 32 buy-out policy

Member's name	Alison Sharkie	Member reference number	C009236
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Name of receiving provider(the *receiving provider*)

On behalf of the *receiving provider*, we advise as follows:

1. The above-named member has authorised the *receiving provider* to accept the statutory cash equivalent available from the *transferring Fund* for application under to Section 95 or 96 of the Pension Schemes Act 1993 (ways of taking right to cash equivalent).
2. In accepting the transfer, all the relevant requirements of Section 95 and 96 mentioned above have been or will be satisfied. In particular, that on receipt of the transfer payment, the *receiving provider* is or will become a registered pension scheme for the purposes of Part 4 of Finance Act 2004.
3. The receiving scheme is a Section 32 buy-out policy and is not a vehicle for any pension liberation fraud or scam and does not permit the payment of unauthorised payments at the member's request, including releasing funds before the member has reached the statutory minimum pension age except in limited circumstances permitted by statute.
4. If you have advised us that any part of the transfer represents contracted-out rights, that part will be used to provide guaranteed minimum pension/Section 9 2(B) rights* as appropriate.

Receiving scheme: SCON:

Registered address of provider

.....
.....
.....

Postcode

Address to send transfer details (if not registered address)

.....
.....
.....

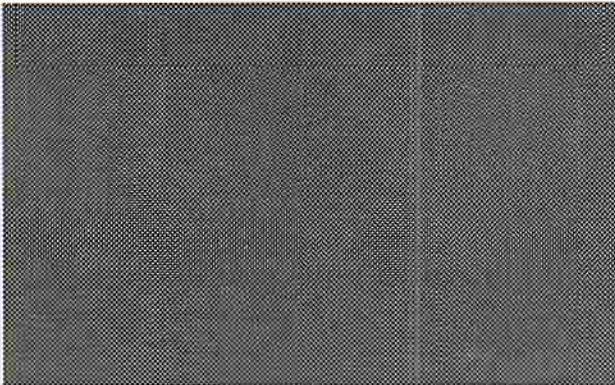
Postcode

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Bank details to which payment should be made – please provide the following payment details on your headed paper

Name of Bank or Building Society	
Address of Bank / Building Society	
Account Name	
Sort Code	
Account Number	
Reference to Quote	

Signature (person authorised on behalf of the receiving provider)	
Name	
Company position/Job title	



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Receiving scheme warranty (2)

To the trustees of
The Unilever UK Pension Fund

Transfer to a UK-registered personal pension/stakeholder scheme

Member's name	Alison Sharkie	Member reference number	C009236
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Names of receiving scheme(s)
.....
(collectively referred to as the *receiving schemes*)

On behalf of the *receiving schemes*, we would like to advise:

1. That the above named member has authorised the *receiving schemes* to accept the statutory cash equivalent available from the *transferring Fund* for application under Section 95 or 96 of the Pension Schemes Act 1993 (ways of taking right to cash equivalent). In accepting the transfer, all the relevant requirements of Section 95 and 96 mentioned above have been, or will be, satisfied including that the trustees or managers of the receiving scheme are able and willing to accept payment in respect of the member's transferrable rights for acquiring rights in the receiving scheme.
2. The *receiving schemes'* HM Revenue & Customs Pension Scheme Tax References (PSTR) are as follows:
.....
and we've attached a current screen shot from Pension Schemes online showing the scheme's registered scheme status
3. The receiving scheme is an UK registered personal pension / stakeholder scheme and is not a vehicle for any pension liberation fraud or scam and does not permit the payment of unauthorised payments at the member's request, including releasing funds before the member has reached the statutory minimum pension age except in limited circumstances permitted by statute.

Address of provider

.....
.....
.....

Postcode

Address to send transfer details
(if not registered address)

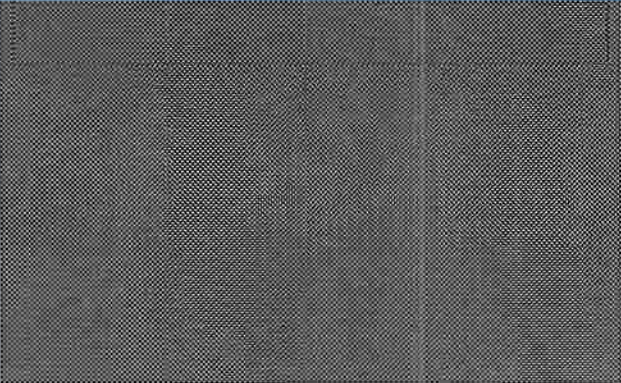
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Postcode

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Bank details to which payment should be made - please provide the following payment details on your headed paper	
Name of Bank or Building Society	
Address of Bank / Building Society	
Account Name	
Sort Code	
Account Number	
Reference to Quote	
Signature (person authorised on behalf of the receiving scheme)	
Name	
Company position/Job title	



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After age 65 for men and age 60 for women

From these ages we'll adjust how the pension increases. This is because the member will have reached what is known as the *Guaranteed Minimum Pension* (GMP) age. The part of the pension which is the GMP may increase differently to the other parts of the pension.

For any GMP built up before 6 April 1988, the Fund doesn't pay any of the increase. The increase on this part of the member's pension is paid by the government and will be added to the basic state pension payable each year from State Pension Age (SPA).

For any GMP built up since 6 April 1988, the Fund will pay increases of The lower of 3% or the increase in the consumer price index. If inflation is more than 3% in any year the rest of the increase will be paid by the government, and again this is added to the basic state pension payable each year from SPA.

The part of the pension that is not GMP will increase in the same way it did before age 65 (men) or 60 (women).

Description	Rate of increase in payment
Pre-1988 GMP	Non increasing
Post-1988 GMP	The lower of 3% or the increase in the consumer price index
Final salary plan Pension in excess of the GMP elements (earned before 01/01/08)	The lower of 5% or the increase in the retail price index

Increases to other elements are the same as in the previous table.

What benefits may be payable if a member dies before reaching NRD?

Refund of contributions

If the member dies before drawing benefits from the Fund a refund of contributions (plus interest to the date of death) may be payable at trustees discretion. This would be paid as a lump sum.

The Fund trustees will decide who this lump sum, if any, should be paid to. To tell the trustees who should receive this payment, the member should contact us and ask for a Nomination of Beneficiary form.

This lump sum is paid in addition to any spouse's or dependant's pension.

Pensions payable

- **Spouse's pension**

If the member dies before their spouse, then a spouse's pension may begin.

The spouse's pension is calculated as 50% of the member's pension at date of leaving pensionable service revalued to the date of death.

If the spouse remarries the trustees may continue to pay the spouse's pension.

Once in payment the spouse's pension will increase each year in line with the Fund rules.

- **Dependant's pension**

If the member isn't married when they die but leave someone who in the trustees' opinion was financially dependent on them, they may receive a dependant's pension. This can't be guaranteed in advance, because under the Fund rules it's paid at the discretion of the trustees. The trustees may consider the following as evidence of financial dependence:

- Joint bank account
- Joint mortgage
- Joint utility bills
- Joint council tax

If the member's dependant remarries the trustees may continue to pay the dependant's pension.

Once in payment the dependant's pension will increase each year in line with the Fund rules.

- **Children's pension**

The Fund rules make provision for payment of a children's pension. The total child's pension at any one time shall be a percentage as determined by the Fund rules and shall be shared equally among the children entitled.

Once in payment the children's pension will increase each year in line with the Fund rules.

The trustees define dependant children as any child born to the member or legally adopted. It also includes children who are conceived but not yet born at the date of the member's death. They must be under age 18 or be under age 23 and be in full time education. The trustees will require evidence of full time education on an annual basis, however if full time education stops please advise Aon Hewitt Limited immediately, as the pension will no longer be payable. The pension will not be payable after age 23 even if the child remains in full time education. If the child was dependant on the member because of a disability, the trustees continue to treat them for so long as the disability continues.

Reduction due to difference in age

The Fund will reduce the pension payable to the member's spouses/dependants if there's an age difference between the member and their spouse/partner of more than 10 years.

Please contact us if you think this may apply and would like more details.

What benefits are due if a member dies whilst in receipt of their pension?

Death within the pension guarantee period

The member's pension is guaranteed to be paid for a set amount of time (the pension guarantee period), no matter when they die. If the member dies within the pension guarantee period the remaining pension payments will still be paid as a lump sum. If a lump sum is payable and the member dies after age 75, the defined benefit lump sum death benefit will be subject to a tax charge of 45%.

The lump sum payment will be equal to the rest of the monthly pension payments the member would have received during the pension guarantee period.

The pension guarantee period runs for 5 years.

The Fund trustees will decide who this should be paid to. To tell the trustees who should receive this payment, the member should contact us and ask for a Nomination of Beneficiary form .

This pension guarantee is paid in addition to any spouse's or dependant's pension.



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Pensions payable

- **Spouse's pension**

If the member dies before their spouse, then a spouse's pension may begin.

If the member's spouse remarries the trustees will continue to pay the spouse's pension.

Once in payment the spouse's pension will increase each year in accordance with the Fund rules.

- **Dependant's pension**

If the member isn't married when they die but leave someone who in the trustees' opinion was financially dependent on them, they may receive a dependant's pension. This can't be guaranteed in advance, because under the Fund rules it's paid at the discretion of the trustees. The trustees may consider the following as evidence of financial dependence:

- Joint bank account
- Joint mortgage
- Joint utility bills
- Joint council tax

If the member's dependant remarries the trustees may continue to pay the dependant's pension.

Once in payment the dependant's pension will increase each year in line with the Fund rules.

- **Civil partner's pension**

If the member dies before their civil partner, then a civil partner's pension may begin.

The civil partner's pension is calculated in the same way as the spouse's pension.

If the member's civil partner enters a new civil partnership the trustees may continue to pay the civil partner's pension.

Once in payment the civil partner's pension will increase each year in line with the Fund rules.

- **Children's pension**

The Fund rules make provision for payment of a children's pension. The total child's pension at any one time shall be a percentage as determined by the Fund rules and shall be shared equally among the children entitled.

Once in payment the children's pension will increase each year in line with the Fund rules.

The trustees define dependant children as any child born to the member or legally adopted. It also includes children who are conceived but not yet born at the date of the member's death. They must be under age 18 or be under age 23 and be in full time education. The trustees will require evidence of full time education on an annual basis, however if full time education stops please advise Aon Hewitt Limited immediately, as the pension will no longer be payable. The pension will not be payable after age 23 even if the child remains in full time education. If the child was dependant on the member because of a disability, the trustees continue to treat them for so long as the disability continues.

Reduction due to difference in age

The Fund will reduce the pension payable to the member's spouses/dependants if there's an age difference between the member and their spouse/partner of more than 10 years.

Please contact us if you think this may apply and would like more details.

Transitional rights information for adviser

Some pension scheme members have rights that can be lost when a transfer is made from one scheme to another. The rights that can be lost are:

- being able to start a pension earlier than the government's minimum retirement age of 55
- a low normal pension age (which is restricted to certain occupations by HM Revenue & Customs)
- being able to take a higher proportion of benefits in the form of a cash lump sum than normally allowed (normally no more than 25% can be taken in the form of a lump sum)
- Enhanced Protection – normally only relevant to members with very large pension rights
- Fixed Protection (2012) or Fixed Protection (2014) – normally only relevant to members with very large pension rights

If you or the member needs more information about who would be affected by the loss of any protection on a transfer-out please contact us to talk about this.

Fund funding position

In Deficit. The CETV is not being reduced due to the funding position.

Important information

Financial advice

It is important that members take financial advice before making a decision on whether or not to transfer benefits. As mentioned earlier, in certain situations the member will be required to obtain advice from a regulated Financial Adviser (FA) and provide the Trustees with confirmation from their FA on certain matters before a transfer can take place.

- The member can find an Independent Financial Adviser in their area by visiting the website - www.unbiased.co.uk
- The Money Advice Service, The Pensions Regulator and the Pensions Advisory Service provide additional information about transfers that may assist when deciding whether or not to transfer.

The following website pages may be of use in helping the member reach a decision:

www.moneyadviceservice.org.uk/en/articles/transferring-out-of-a-defined-benefit-pension-scheme

www.thepensionsregulator.gov.uk/individuals.aspx

www.pensionsadvisoryservice.org.uk/about-pensions/when-things-change/transferring-your-pension

Lifetime Allowance

The Standard Lifetime Allowance (SLTA) for tax year 2015/16 is £1.25 million. The SLTA will be reduced to £1.00 million for the 2016/17 tax year.



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Important information

We (Aon Hewitt Limited) administer benefits for the Fund Trustees in line with the Fund's trust deed and rules. We are not authorised by either the Trustees or the employer to pay any benefits over and above the Fund entitlement.

On a similar note, unless you're specifically told otherwise, we won't be able to change or increase pension entitlements. We've done all we can to make sure that the figures shown are accurate, but if there are any errors benefits will be limited to the Fund entitlement.



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Unilever UK Pension Fund (the Fund)

Unilever UK Pension Fund

Receiving scheme warranty (1)

To the trustees of
The Unilever UK Pension Fund (the 'transferring Fund')

Transfer to a UK-registered occupational scheme

Member's name	Alison Sharkie	Member reference number	C009236
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Name of receiving scheme..... (the *receiving scheme*)

I confirm that the receiving scheme is accepting a transfer in respect of the benefits under the transferring Fund and the benefits being provided under the receiving scheme will be provided on the basis below.

Defined Contribution ☐ Defined Benefit ☐

On behalf of the *receiving scheme*, we advise as follows:

1. The above named member has authorised the *receiving scheme* to accept the statutory Cash Equivalent Transfer Value available from the *transferring Fund* for application under Section 95 or 96 of the Pension Schemes Act 1993 (ways of taking right to Cash Equivalent Transfer Value).
1. In accepting the transfer, all the relevant statutory requirements including Sections 95 and 96 mentioned above have been or will be satisfied including that the receiving scheme is a registered scheme for the purposes of part 4 of Finance Act 2004; the trustees or managers of which are able and willing to accept payment in respect of the members transferrable rights for acquiring transfer credits in the receiving scheme and if applicable:

the receiving scheme will accept liability for guaranteed minimum pension/Section 9(2B) Rights* as advised by you.

Receiving Scheme details:	ECON	
	SCON	
	GMP Revaluation method	
	Date contracted out Employment began	

2. The *receiving scheme's* HM Revenue & Customs Pension Scheme Tax Reference (PSTR) is as follows:

.....
and we've attached a current screen shot from Pension Schemes online showing the scheme's registered scheme status.

3. The receiving scheme is an occupational pension scheme and is not a vehicle for any pension liberation fraud or scam and does not permit the payment of unauthorised payments at the member's request, including releasing funds before the member has reached the statutory minimum pension age except in limited circumstances permitted by statute.

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Bank details to which payment should be made – please provide the following payment details on your headed paper.

Name of Bank or Building Society

Address of Bank / Building Society

Account Name

Sort Code

Account Number

Reference to Quote

Signature (person authorised on behalf of the trustees of the *receiving scheme*)

Name

Company position/Job title

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Member's signature:

A Sharkie

Date:

Name:

A SHARKIE

Address of member:

76 MILBORNE ROAD

CRAWLEY WEST SUSSEX

Postcode:

RH10 7LP

Please return this form to: Aon Hewitt Limited, Unilever UK Pension Fund, Pensions Administration, Aon Hewitt, PO Box 196, Huddersfield, HD8 1EG



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Application to transfer

To the trustees of
The Unilever UK Pension Fund (The 'Fund')

Part 1 - Member's application to the trustees

Member details

Member's name	Alison Sharkie	Member reference number	C009236
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I'd like you to transfer my benefits from the Unilever UK Pension Fund to the registered pension scheme detailed below.

Name of registered scheme	
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Name of insurance company (if the scheme is insured)	
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I confirm:

- a) that I want to proceed with a transfer from the above Fund to the pension scheme detailed above (the receiving scheme)
- b) that the receiving scheme has provided me with a statement showing the benefits that it will provide me with in return for the transfer payment. I have also been told about any conditions that may cause my benefits to be withheld or lost
- c) that I am*/am not* transferring to an occupational pension scheme with my current employer
- d) I have read the enclosed leaflet 'Scamproof your savings' and understand 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 Pension Liberation Fraud or that makes any unauthorised payments, including releasing my funds before I reach age 55 except in very limited circumstances

**Please delete as appropriate*

I understand and accept that:

- i) the benefits that the receiving scheme provides me with may be in a different form and of a different amount to the benefits that I would have received from the Fund.
- ii) the receiving scheme is not required to provide my spouse or civil partner with any survivors' benefits from any part of the benefits that are derived from this transfer payment.
- iii) the benefits resulting from the receiving scheme/pension arrangement may be more or less than those which would otherwise have been payable under the Fund.
- iv) I will be liable for any tax charges raised as a result of Pension Liberation Fraud or as a result of any unauthorised payments from the receiving scheme.
- v) once you have paid the transfer value to my new scheme/pension arrangement, the trustees of the Fund will not owe me, my family or dependants any benefits in the Fund.

Indemnity

I agree to indemnify the Trustees and Aon Hewitt Limited against any tax charges or other losses suffered by them in connection with the transfer to any arrangement where the transfer contravenes any applicable law or regulation, and I agree that I will be liable for any tax charges levied as a result of such contravention.