



Mercer Limited
Four Brindleyplace
Birmingham B1 2JQ
Tel +44 (0)121 733 4116
Fax +44 (0)121 644 3791
www.uk.mercer.com

Private and Confidential

Mr G H Millington
c/o 427-431 London Road
Sheffield
S2 4HJ

3 June 2016

Dear Mr Millington

Subject: Britvic Pension Plan

Our reference: Transfer out of benefits - BIV180864

Your reference: Mr N Alberry

We note that you are acting on behalf of Mr Alberry and we have received his written authority to give you the information you will need to advise him about his options.

Thank you for your enquiry about transferring the member's pension benefits to an alternative pension arrangement. We have enclosed a transfer pack, which includes a transfer-out member statement (TM) showing the transfer value of the member's benefits, based on the information that we have in our records. The information you need is on the enclosed transfer-out member statement.

The transfer value is guaranteed until 30 August 2016. If Mr Alberry does not return the filled-in application to go ahead with the transfer [TA] by 30 August 2016, they will lose their right to this guaranteed amount and the transfer will not take place. Mr Alberry will not then be able to apply for a further guaranteed transfer value until 15 March 2017.

They may ask for a further transfer value before this date, but the trustees may refuse this request or ask the member to pay a charge in return for them providing the additional transfer value quote.

Please also make sure that you give the member a copy of the two-page 'Important information about transfers' part of the member statement.

Please make sure the member is aware that, if they have a right to enhanced or fixed protection, they may lose this right if the transfer goes ahead.

The Pensions Regulator has published information for members of pension schemes to alert them to the dangers of 'pension scams', which can happen if a member



INVESTOR IN PEOPLE
@**DELFO**T

Mercer Limited is authorised and regulated by the Financial Conduct Authority
Registered in England No. 984275 Registered Office: 1 Tower Place West,
Tower Place, London EC3R 5BU

Consulting. Outsourcing. Investments.

transfers their benefits to a new pension arrangement that offers them early access to their pension savings.

The Pensions Regulator has asked us to enclose a leaflet that explains to members the dangers of transferring to arrangements like these. This is not intended to suggest that you or the proposed receiving arrangement are in any way involved in any type of pension scam – the Regulator has asked that we include their leaflet with all transfer out statements.

Please forward the enclosed leaflet on to Mr Alberry and tell them that they can get more information about pension scams from The Pensions Advisory Service's website at www.pensionsadvisoryservice.org.uk

If the member decides to proceed with a transfer of benefits, please could you confirm the type of arrangement to which her benefits will be transferred i.e. to a ROPS or UK arrangement, in order that the relevant documentation can be issued for completion and return. If the transfer is to a ROPS, we will also require confirmation as to the name of the receiving scheme together with the country in which the receiving scheme is based.

Please note:

We are providing this transfer information as part of our duty as administrator of the pension scheme. It is not intended to be advice about the member's personal circumstances.

Yours sincerely



Colin Berrisford
for Mercer Limited, administrator acting on behalf of the trustees of
Britvic Pension Plan