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Member information form

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Scheme Name :The Britvic Pension Plan
Name :Mr N Alberry
National Insurance number :NB991379A

The Pensions Regulator and HM Revenue & Customs (HMRC) are concerned about the number of people who have become victims of pension scams, which are on the increase in the UK. Many of these scams work by suggesting that they can give people early access to their pension savings, without explaining the very significant tax consequences that are likely to arise as a result.

We have enclosed a leaflet from the Pensions Regulator on how you can avoid becoming a victim of a pension scam.

The Financial Conduct Authority's website at

www.fca.org.uk/consumers/scams/early-pension-release-liberation has more information about how accessing your pension savings early can affect the tax you pay.

The trustees of your pension scheme are keen to help you avoid becoming a victim of a pension scam and so have drawn up the questions below, following guidance from the Pensions Regulator and the publication of a Code of Good Practice on Combating Pension Scams by the Pensions Administration Standards Association.

You must fill in, sign, date and return this form before the trustees can consider your application to transfer your pension benefits. Please provide as much information as you can.

1. How did you hear about the GG Decorators Yorkshire Ltd Pension Scheme (the 'receiving scheme')? Did the receiving scheme, an adviser, sales agent or representative for the scheme make the first contact?	
THROUGH A FAMILY MEMBER.	
2. Have you received any promotional material or written information about how the receiving scheme will work? For example, details of how any pension benefits you receive when you retire would be calculated and details of any fees or charges that you would have to pay (including any charges that would be deducted from your transfer payment or benefits). If so, please provide copies .	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Have you received a quotation or illustration of the benefits that would be provided for you in the receiving scheme in exchange for your transfer payment?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

<p>4. If the benefits paid to you under the receiving scheme when you retire will depend on the size of your fund or 'pot' in the receiving scheme, have you been promised any sort of guarantee on the rate of return you will receive on your transfer payment? If yes, please confirm the annual rate of return that has been guaranteed.</p> <p>Guaranteed annual rate of return:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
<p>5. What have you been told about the investments that the receiving scheme would make on your behalf? For example, have you been told about an overseas investment opportunity, the option to invest in storage pods, a carbon-credit scheme or any other novel investment opportunities?</p>	
<p>See THE BUSINESS CARD re THE PORTFOLIO ADVISER.</p>	
<p>6. Have you been told that you will be able to take a higher tax-free cash sum from your pension benefits as a result of transferring them?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
<p>7. Have you received any financial advice about transferring your pension benefits?</p> <p>If yes, please say who from:</p>	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p>
<p>8. During the transfer process, has the receiving scheme (or its administrators) provided you with official documents or has all communication been by email or phone (or both) with no official documents being provided?</p> <p>DOCUMENTS WERE PROVIDED.</p>	
<p>9. Have you felt unduly pressured by anyone to make a quick decision about transferring your pension?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
<p>10. Has a courier been sent to your home or work address to collect signed documents in connection with your transfer request?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
<p>11. Will you be receiving any cash payment, bonus, commission or loan from the receiving scheme or its administrators as a result of transferring your benefits?</p> <p>If yes, please give details of the payment you will be receiving:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>

<p>12. Have you been told that you can access any part of your pension fund under the receiving scheme before the age of 55, other than on the grounds of ill-health?</p> <p>If yes, please provide details of the circumstances in which you have been told that you can access any part of your benefits before age 55:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
<p>13. What do you want to achieve by transferring your pension benefits that you cannot achieve in your current scheme?</p> <p><i>FLEXIBILITY IN RETIREMENT. ADDED GROWTH + HIGHER AVAILABLE CASH FOR BENEFICIARIES IF I DIE.</i></p>	
<p>14. If the receiving scheme is an occupational pension scheme, are you currently receiving earnings from any form of employment?</p>	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>The receiving scheme is not an occupational pension scheme. <input type="checkbox"/></p>
<p>15. If the receiving scheme is an occupational pension scheme, does your employer provide or take part in the receiving scheme?</p> <p>If yes, please give the name of your employer:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
<p>16. If your employer provides or takes part in the receiving scheme, please give the address of your usual place of work:</p>	
<p>17. If your employer provides or takes part in the receiving scheme, have you received any earnings from that employment?</p> <p>If you have received any earnings from an employer who provides or takes part in the receiving scheme, please provide a copy of a payslip.</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>My employer does not provide or take part in the receiving scheme. <input type="checkbox"/></p>
<p>18. Will you or your employer (or both of you) be paying any contributions into the receiving scheme other than the transfer payment?</p>	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p>

Declaration

I confirm that I have filled in this form myself and that the information I have given above is, as far as I know, accurate and complete.

I understand that the trustees of the scheme will take account of the information I have provided above when considering my application to transfer my pension benefits, and that they are entitled to assume that the information I have provided is accurate and complete.

Before signing up to any transfer, I understand that I can contact The Pensions Advisory Service (TPAS) if I have any concerns, or think I'm being targeted as part of a pension scam, and to discuss any consequences (including tax implications) of HMRC not authorising the transfer. (You can contact TPAS on 0300 123 1047 or email them at www.pensionsadvisoryservice.org.uk/.)

I understand that I can withdraw my request to transfer my benefits at any time up until the transfer payment is made, by writing to the trustees to tell them that I want to cancel my transfer application.

I confirm that I have read and understood the Pensions Regulator's leaflet 'Scamproof your savings' that was enclosed with this form and that I still want to go ahead with the transfer of my benefits.

I understand that the trustees of the scheme can report the payment of my transfer value to the Pensions Regulator or Action Fraud.

Please print your name:

NIGEL ALBERRY

Your signature:

Nigel Alberry

Date of signature:

6-10-17

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FUND MANAGER.

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