

novia

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337**/NOVIA1511A/1/005070

Mr P Stirland
7 Field Close
Welton
Lincoln
LN2 3TT

November 2015

Investor number 156167

Dear Mr P Stirland,

Your Half Yearly Statement for the period 6 April 2015 to 5 October 2015 is enclosed and shows all the product wrappers held within your Novia Account. If you have both a joint Novia Account and an individual Novia Account, a separate statement pack will be sent for each.

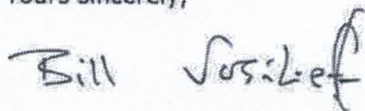
Your Half Yearly Statement provides a concise view of your investments and features:

- A **Summary** showing a single view of all the product wrappers held within your Novia Account
- A **Transaction Summary** for each product wrapper showing Investments, Money In, Withdrawals, Money Out, Novia Charges, Adviser Charges and Discretionary Fund Manager Charges
- **Dealing Charges** showing any charges applied by an Investment Manager
- **Corporate Actions** that have taken place
- A **Valuation** for each product wrapper.

Your statement provides a view of your overall investment position for your records. You can view a detailed transaction history and valuation via your secure login.

Our Half Yearly Statement enquiry line 01225 747 141, will be open from 9am to 5pm until 11 December 2015. Thank you for using the Novia service and we look forward to assisting you with future investments.

Yours sincerely,



Bill Vasilieff
Chief Executive Officer

novia / SIPP Transfer Out Warranty

Transfer Out Warranty to be completed for investors wishing to transfer out of their Novia SIPP.

1 Investor Details

Investor number 156167
Title Mr
Surname Stirland
Forename(s) Paul
Date of Birth 06/02/1958

2 SIPP Details

SIPP number 552245
Valuation date 17/02/2016

Uncrystallised

Total Transfer Value* £77,787.02 Please transfer in full ☒

*These values are not guaranteed. None of the benefits from this transfer are subject to an 'earmarking' order.

Drawdown Pension

Total Transfer Value* N/A Please transfer in full

*Value as at the Valuation Date shown. These values are not guaranteed. None of the benefits from this transfer are subject to an 'earmarking' order.

3 Novia SIPP Scheme Details

PSTR number 00721624RT

ASCN number 7001449H

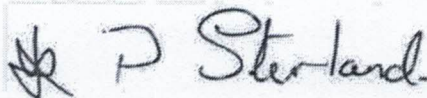
This payment comes from a Registered Pension Scheme approved under Part 4 of the Finance Act 2004.

4 Investor Declaration

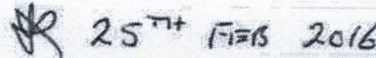
I hereby request that Novia Financial plc pay the current value of the benefits in my Novia SIPP to the receiving arrangement indicated in Section 5 below.

I confirm that this payment represents a full discharge of all benefits as indicated and will have no further liability or obligation in respect of the transferred investments.

Investor signature



Date



novia / SIPP Transfer Out Warranty

Bank name and address

Sort code

Account number

Payment reference

Payments will be made by BACS. If alternate arrangements are required please speak to one of our Client Services Executives on 0845 680 8000.

7 Declaration

I/We confirm that the information given in Section 5 is accurate to the best of my/our knowledge and belief.

Signed for on behalf
of the receiving
scheme

Date

Print name

Position

Company stamp

novia / SIPP Transfer Out Warranty

5 Receiving Scheme Declaration

Member's name

NI number

Name of Scheme

Plan number (if known)

We undertake that the receiving Scheme is

☐ A UK Registered Scheme*. This is a scheme which is registered by HM Revenue & Customs (HMRC) under Part 4 of the Finance Act 2004 (including schemes that automatically acquired this new registered status on 6 April 2006). The HMRC reference is

SF

/PS

* A UK Registered Scheme could include

- A new employer's occupational/stakeholder pension scheme (if that Scheme is willing to accept the transfer)
- A personal/stakeholder pension plan
- An insurance policy known as a 'Section 32' or 'But-out' policy

☐ A Qualifying Recognised Overseas Pension Scheme (QROPS). For a recognised overseas scheme to become a 'Qualifying' scheme and retain qualifying status, the scheme manager must provide information and evidence that:

- The scheme satisfies all of the requirements as described below for a Recognised Overseas Scheme
- Undertakes to notify HMRC if the scheme ceases to be a Recognised Overseas Scheme and supply them with information when making payments to certain scheme members.

☐ We enclose a copy of the acceptance letters from HMRC Audit and Pension Scheme Services confirming the receiving scheme is a Qualifying Registered Overseas Pension Scheme.

I declare that the receiving scheme is prepared to accept the transfer payment and that it will be used to provide appropriate retirement benefits within the receiving arrangement.

Scheme particulars

Registered Pension Scheme number

6 Payment Details

Payments made to other insured schemes will only be made to the provider/insurer.

Name of pension provider

Address of pension provider
(including postcode)

Account name

Strictly Private & Confidential

Mr Paul Stirland
7 Field Close
Welton
Lincoln
LN2 3TT

06 May 2016

Dear Mr Stirland

Re: Novia Investor number 156167

Many thanks for completing the questionnaire regarding your request to transfer your pension to the GC Directors Yorkshire Ltd Pension Scheme.

As you are aware, Novia are obliged to conduct due diligence checks to ensure your pension transfer to another provider is legitimate. Novia and the Pensions Regulator are keen to protect investors' assets. The information provided in the questionnaire is helpful but there are a few points that we believe ought to be brought to your attention in the interest of protecting your investments.

You have suggested that the investments in the GC Directors Yorkshire Ltd Pension Scheme offer 8% return per annum. Such guaranteed growth would be unusual and therefore we would recommend that you verify the details of the investment with an authorised adviser.

I note that you believe that you have received advice from Howard Millington. Having completed our checks, we cannot see that Mr Howard Millington is authorised by the Financial Conduct Authority (FCA) to give advice on pension transfers. You may not have been given advice even when you believe this to be the case.

In the interests of protecting your pension we are currently not willing to allow the transfer to the GC Directors Yorkshire Ltd Pension Scheme to proceed. We strongly recommend that you obtain advice from an authorised adviser and independent advisers can be found by searching for "unbiased financial advisers" on the web. It would assist us if your adviser would confirm in writing how you wish to proceed. If you do not wish to obtain independent financial advice please explain your reasons and further instructions to us in writing to: Compliance Department, Novia Financial Plc, Cambridge House, Henry Street, Bath BA1 1JS.

If you have any queries or would like to discuss this matter further please call our Client Services team on 0845 680 8000.

Yours sincerely



Chris Blakeley
Head of Compliance

Pension Practitioner
Daws House
33-35 Daws Lane
London
NW7 4SD

28 June 2016

Dear Sir/Madam

Re: Novia SIPP Uncrystallised Transfer for Mr Paul Stirland - ref: YZ764991B

We have received and processed a completed discharge for this Novia SIPP Uncrystallised number 570576. Please allow 3-5 working days from the payment date of 27/06/2016 for cleared funds to be credited to your specified account.

A Transfer Out Statement is enclosed showing the details of this transfer. The transfer amount represents the full value of the plan as determined by Novia at the date of payment.

No part of this transfer relates to bankruptcy, earmarking or a pension sharing order. This transfer is not a block transfer.

If you need further information or have any queries please telephone our Client Services team on 0845 680 8000 or write to us at the address shown.

Yours faithfully



Nick Raine
Director of Operations

Paul Stirland

Cash at bank	£7,877.18
Investments	£76,695.00
Fund value	£84,572.18

Cash movement

Date	Description	Amount
29/06/2016	Transfer in from Novia	£85,294.69
30/06/2016	Wendon Contstruction investment	-£63,000.00
01/07/2016	Interest	£0.73
01/08/2016	Interest	£4.73
01/09/2016	Interest	£2.84
01/10/2016	Interest	£2.75
01/11/2016	Interest	£2.26
01/12/2016	Interest	£1.83
01/01/2017	Interest	£1.89
01/02/2017	Interest	£1.89
01/03/2017	Interest (46.19% of £2.12)	£0.98
14/03/2017	Annual Admin Fee	-£247.50
15/03/2017	Ico Fee (£35 for Scheme)	-£5.83
30/03/2017	Setup fee	-£330.00
30/03/2017	Ico Fee (£35 for Scheme)	-£5.83
31/03/2017	Interest	£1.70
01/05/2017	Interest	£1.56
26/05/2017	Novia further funds	£104.05
01/06/2017	Interest	£1.62
01/07/2017	Interest	£1.57
01/08/2017	Interest	£1.73
01/09/2017	Interest	£1.73
01/09/2017	Wendon Construction payment	-£6,847.50
01/09/2017	Correction of interest	-£0.02
01/10/2017	Interest	£1.11
01/11/2017	Interest	£1.15
01/12/2017	Interest	£1.11
15/02/2018	Wendon Construction payment	-£6,847.50
05/03/2018	PP Admin Fee	-£247.50
20/04/2018	Ico Fee (£35 for Scheme)	-£5.83
20/04/2018	TPR Levy	-£17.22