

Stevenson Pride Swindon

From: Stevenson Pride Swindon <swindon@stevensonpride.co.uk>
Sent: 23 September 2014 13:14
To: 'Brad Davis'
Cc: 'Michelle Lunnon'; swindon@stevensonpride.co.uk
Subject: RE: Chloe Connor Limited signed deeds - Couple of questions
Attachments: Stuart McMorran.pdf; Helen Akiyama.pdf

Afternoon Both,

Please find attached information for the Teachers Pensions that I am posting to you today.

For Stuart McMorran

- 1) Copy of letter received by both clients from the ceding scheme.
- 2) Original LOA
- 3) Benefit calculation
- 4) Copy of Request to transfer benefits – Original is already with Teachers Pension administrators.

For Helen Akiyama

- 1) Original LOA
- 2) Benefits statement
- 3) Copy of original client request
- 4) Copy of Request to Transfer benefits – Original is already with Teachers Pension administrators.
- 5) 2005 Estimate of benefits

Although I have just realised the LOA for Helen is the old one and will get her to sign the new one which has your details on it as per Stuart's.

Is this all ok to send into you?

Thanks

Bill

From: Brad Davis [mailto:bradd@pensionpractitioner.com]
Sent: 21 September 2014 22:42
To: swindon@stevensonpride.co.uk
Cc: Michelle Lunnon
Subject: Re: Chloe Connor Limited signed deeds - Couple of questions

Hi Bill,

Thank you for your e-mail.

*Please Confirm
Receipt
Thanks
Bill x*

Once we have received back the signed Deeds we will apply for the tax registration of the scheme. We then have to wait for receipt of the 12 point questionnaire letter from HMRC, which takes an average of 10 to 14 days before we can respond to it. It is then a further 2 to 3 weeks before we receive confirmation of the registration. As soon as we receive this we will then apply for the bank account. This takes 48 hours as long as we have the up to date ID. As soon as the pension scheme bank account is open we then apply for any transfers. These can take anything from 6 to 12 weeks on average although some will be quicker.

Normally the Discharge Form will be sent to the client. The Teachers Pension Scheme is unusual in that they require confirmation from the Receiving Scheme first before they will issue the Discharge Forms.

DOCUMENTS AUTHORITY FORM

To:

TEACHERS' PENSIONS
MOWDEN HALL
DARLINGTON
DL3 9EE.

Ref:

94/62347 NY098517A.

I/we,

HELEN ELIZABETH AKIYAMA.

Who live(s) at

37, SEATON CLOSE, SWINDON,
WILTSHIRE SN25 3QD.

Telephone number (day time)

07788-778001

Require any papers, documents, pension fund valuation and other such information held by you to be provided under my authority to Fenwick Solicitors, Solicitors Regulation Authority ID 596825 and Pension Practitioner.Com Limited, FCA Number 651082, Company Reg. Number 06028668.

This authority shall remain in force for 1 year from the date of this authority letter or until such time that I revoke this.

Signed:

Akiyama Dated: 23/9/14.

Ms H E Akiyama
37 Seaton Close
Greenmeadow
Swindon
Wiltshire
SN25 3QD

Our Reference
94/62347

11 August 2014

Dear Ms Akiyama

Thank you for your recent letter. As you have mixed scheme membership, the initial period of service totalling 4 years 258 days and the latter period totalling 73 days, up to 31.8.13. Using an average salary throughout of £35,320.08, I have **estimated** the split benefits to be as follows;

Initial service

Pension	£2,079.47
Lump Sum	£6,238.41

Secondary service

Pension	£117.73
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You may also be interested to know that whenever a break in service occurs and the member has sufficient service to qualify for benefits at that break, a hypothetical calculation is made at retirement.

In most cases the hypothetical calculation uses the total reckonable service at retirement but with an average salary calculated up to the date of the break in service. The relevant pensions increase is then applied to cover the gap between the break and the payable date.

The result is compared to the normal calculation using the total reckonable service and the average salary at retirement. The most beneficial is put into payment.

I must stress that the enclosed information is provided on the understanding that the details are estimated. We cannot be held responsible for any variation between this estimate and the amounts payable upon your reaching retirement age. I advise you therefore to check the figures carefully especially if you intend to make any decision based on this information.

However, if the average salary calculated up to the date of the break in service is greater than that calculated at retirement, only service up to the break can be used in the hypothetical calculation. The result will still be compared to the normal calculation and the most beneficial paid.

You can visit our website at www.teacherspensions.co.uk for further information about the Teachers' Pension Scheme. All forms and leaflets are available through our website, your employer or on request.

If you do not return to teaching, your initial scheme benefits (80th Scheme) are due for payment on your 60th birthday or on a reduced basis from age 55. Your latter scheme benefits (60th Scheme) become payable on your 65th birthday but they could also be taken from age 55 on a reduced basis. There is no automatic lump sum payable under the 60th Scheme but you can commute 25% of your pension benefits to receive a lump sum.

If you would like to transfer out of the TPS and would like a guaranteed transfer value, we would require completion of the enclosed Transfer out application form together with a formal request from the receiving scheme.

I hope you find this helpful.

Yours sincerely



Mrs G Rickaby
Pensions Administrator

Enc: **Transfer Out App**



Helen Elizabeth Akiyama,
37, Seaton Close,
Swindon,
Wiltshire
SN25 3QD

Teachers Pension,
Mowden Hall,
Darlington,
County Durham
DL3 9EE

24/07/2014

Dear Sir / Madam,

Please can you help me, I was employed as a Teacher in Devon between 01/09/1995 and 11/07/1997 also in Swindon between 26/02/2001 and 31/12/2003, I was hoping you could provide me with the following information in relation to my Pension

My National Insurance number is: **NY 09 85 17 A**
My reference Number is: **94/62347 2**

Please can you send me a list of the benefits I have, the pension income I could expect from what age and also the fund value as of today along with any transfer forms.

If there is any issue I should know about or any delay in supplying this information please could you contact me.

Yours Sincerely

Helen Elizabeth Akiyama

Request to Transfer Pension Benefits

This form should only be completed if you're thinking of transferring your pension benefits to another scheme registered with Her Majesty's Revenue and Customs (HMRC) or for overseas transfers is a Qualified Registered Overseas Pension Scheme (QROPS). If you are considering transferring out of the scheme, you **must** complete this form and pass it to your employer **immediately**. You will also need to contact your new scheme and ask them to request transfer details.

Pension credit may be transferred to:

- a) another occupational pension scheme;
- b) a personal pension arrangement;
- c) an insurance contract providing deferred annuity benefits at retirement (a 'Section 32 buy-out');
- d) a combination of points b and c
- e) a Qualified Registered Overseas Pension Scheme (QROPS) or an overseas superannuation arrangement (subject to approval by the Board of the Inland Revenue and the Occupational Pension Board), if you are planning to live or work abroad.

Please note: This **only** applies to Private Pension Schemes.

What you need to know:

- This form should only be completed if you wish Teachers' Pensions to investigate the possibility of transfer to another Pension Provider on your behalf
- Before you complete Part A, please read the guidance above carefully. Please note that the completion of this form will not commit you in any way. Unless the transfer is being made to the Teachers' Superannuation Scheme operating in Scotland, a transfer will not be made without your formal written consent
- After completing part A:
 - **If you ceased pensionable employment within the last two years**, please forward this form to your last employer
 - **If you ceased pensionable employment more than two years ago**, please return the form to Teachers' Pensions, Transfers Team, Mowden Hall, Darlington, DL3 9EE
- Please complete this form using CAPITAL letters
- Only original copies of this document will be accepted.

Data Protection Act 1998: The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information with other organisations that handle public funds. **If there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this leaflet, the legislation will apply.**

Please return to us at:

Teachers' Pensions,
Mowden Hall
Darlington, DL3 9EE

www.teacherspensions.co.uk

Part B: To be completed by the former employer of the person named in Part A.

Notes: The details shown below can be submitted via the Secure Transfer Utility (STU)

Section 1

Please show service and salary details (in accordance with the instructions for submitting details of the Annual Return) for the last two years' pensionable, or 'excluded' employment.

									These columns are to be completed by LEAs, Universities and Voluntary Colleges only						
LEA	School / Establishment No.	Salary Scale	Full (F) or Part (P) Time	Start Date DD/MM/YY	End date DD/MM/YY	Annual Salary Rate £	Part Time Salary Paid £	Days Excluded	Incremental Point	Salary Safe-guarded	London Allowance (IAO or F)	Social Priority (1 or 2)	Special Classes (6, 7, 8 or 9)	Safeguarded element to 31.3.86 only and other allowances	Incremental Enhancement Local Scale Addition

Enter the corresponding details of superannuation contributions

Start Date DD/MM/YY	End date DD/MM/YY	Contributable Salary	Contributions	Additional Contributions	Reason e.g. Family Benefits, Added Years, Reinstatements etc. (please enter separately)

Section 2: Employer's declaration. To be completed in all cases. I certify that the details in Part B are correct

1. Signature of authorised officer

2. Name of authorised officer

3. Date (dd/mm/yy)

4. Telephone number

5. Email address

6. Official stamp or full address

Official stamp (LA only). If non-LA establishment, please give address and postcode.

Request to Transfer Pension Benefits

Part A: To be completed by the applicant in all cases.

Section 1: Personal details

1. Teacher's reference number

RP 94162347

2. Surname (one character to each box)

AKIYAMA

3. Former surname (if any)

FISHER

4. First name

HELEN

5. Title (please tick, or state if other)

Mr ☐ Mrs ☒ Miss ☐ Ms ☐ Other ☐

6. Date of birth (e.g. dd/mm/yy)

190672

7. National Insurance number

NY098517A

8. Contact address

37 SEATON CLOSE
SWINDON
WILTS

Postcode SN253QD

9. Home telephone number (inc. STD code)

01793 748292

10. Mobile telephone number

07788778001

11. Personal email address for all future correspondence

We will send details of your benefits to your email address

akiyama.helen@yahoo.co.uk

12. I am interested in (please tick)

- ☒ a transfer to another occupational pension scheme
- ☒ a transfer to an approved insurance contract providing deferred annuity benefits
- ☒ a transfer to a personal pension plan

13. Name and address of new scheme / Independent Financial Advisor

FCA No: 651082
PENSION PRACTITIONER.COM Limited
FENWICK SOLICITORS
34 LIPSON ROAD, PLYMOUTH
DEVON Postcode PL4 8PW

14. Name and address of last school and, if known, your pay reference

THE COMMONWEAL SCHOOL
& THE MALL
SWINDON
Postcode SN1 4JE

Pay reference

15. If you have entered into an Additional Voluntary Contributions arrangement with the Prudential or any other insurance company or financial institution, please provide the name and address of the organisation

Postcode

Now please sign and date the form

Signed

Akiyama

Date

22/8/14

Mr S K McMorran
56 Bank Crescent
Ledbury
Herefordshire
HR8 1AE

Our Reference
87/36721

11 September 2014

Dear Mr McMorran,

I refer to your recent application to transfer out of the scheme.

As explained on the covering section of the application form, we require a formal request for transfer information from your new scheme, which was not received.

Until this is received we will not be able to take any further action.

I trust this confirms the situation.

Yours sincerely



Sam Wilson
Pensions Administrator

DOCUMENTS AUTHORITY FORM

To:

TEACHERS' PENSIONS
MOWDEN HALL
DARLINGTON
DL3 9EE

Ref:

87/36721 NE431024D

I/we,

STUART KENNETH MC MORRAN

Who live(s) at

56, BANK CRESCENT, LEDBURY
HEREFORDSHIRE HR8 1AE

Telephone number (day time)

01531-630083

Require any papers, documents, pension fund valuation and other such information held by you to be provided under my authority to Fenwick Solicitors, Solicitors Regulation Authority ID 596825 and Pension Practitioner.Com Limited, FCA Number 651082, Company Reg. Number 06028668.

This authority shall remain in force for 1 year from the date of this authority letter or until such time that I revoke this.

Signed:



Dated:

23/9/14

Mr S K McMorran
56 Bank Crescent
Ledbury
Herefordshire
HR8 1AE

Our Reference
87/36721

15 August 2014

Dear Mr McMorran

I refer to your recent enquiry.

Please find enclosed the information that you requested which I hope is helpful. You may also find it useful to know that information relating to the Teachers' Pension Scheme can be obtained from our web site at www.teacherspensions.co.uk

The fund value is calculated as follows;

$$\text{Pension} \times 20 = A$$

$$\text{Lump Sum} \times 20 / 12 = B$$

$$A + B = C$$

$$C / 4.6667 = \text{Maximum Lump Sum (Fund value)}$$

CETV Statement

Date 15 August 2014

Member

Stuart Kenneth McMorran

Reference No

87/36721

Service Information

First day of pensionable service	01/09/88
Last recorded day of pensionable service	31/03/08
Service counting for Family Benefits *	9 Years 203 Days
Total Pensionable Service	9 Years 203 Days

Estimated Transfer Value

£0.00

Section 9(2[B]) Rights Transfer Value

£0.00

Benefit Information (as at last day of pensionable service)

Pension	£3825.24
Lump Sum	£11475.71
Partner's Pension **	£1912.62

Pensions Increase Factor (if applicable)

1

(MULTIPLY BENEFITS ABOVE BY THIS FACTOR FOR CURRENT VALUE)

- Qualification For Family Benefits * (Spouse's Pension)**

To qualify for family benefits, you must usually have two or more years eligible service. If you are a married man, all service from 1 April 1972 counts for family benefits. If you are a married woman all service from 6 April 1988 counts for family benefits. If you have registered a civil partnership all service from 6 April 1988 counts for family benefits.

Guaranteed Minimum Pension (GMP) Background Note

GMP is not required where a member commenced service on or after 06.04.97.

The Teachers' Pension Scheme is contracted-out of SERPS. GMP is the amount of pension that would have been earned if you had been contracted-in to the State Earnings Related Pension Scheme (SERPS) and as such Teachers' Pensions undertakes to pay a pension of at least the value of the GMP.

Transfer values have to take account of the GMP earned by the member. This is because benefits from the TPS are increased by pension increase and the factors used in the calculation of a transfer value take this into account. From State Retirement Age the Inland Revenue meets part of the cost of the pensions increase on the GMP element of the pension.

GMP details cannot be requested from the Inland Revenue until final service and salary information has been supplied by an employer.

CONFIDENTIAL

Stuart Kenneth McMorran
56 Bank Crescent
LEDBURY
Herefordshire
HR8 1AE
UK

Name: S K McMorran
Reference Number: 87/36721

Date of Issue: 15/08/2014

ESTIMATE OF RETIREMENT BENEFITS – In Pensionable Service

The figures in this Statement are for illustration only. Every effort has been made to ensure accuracy, however, this Statement confers no right to the benefits quoted. Please read the [on-line Frequently Asked Questions](#) that give information on what action to take if you think your service details may be incorrect.

The Teachers' Pension Scheme is changing from April 2015, and the changes may affect the way your pension builds up in the future along with when you can access it. To find out more, keep visiting www.teacherspensions.co.uk/reform where regular updates will be posted to help you in your retirement planning.

TEACHERS' PENSION SCHEME - RETIREMENT BENEFITS (current up to 31/03/2008):

Pensionable Service: 9 Years 203 Days Average Salary: £32,023.21

BENEFITS**Basic**

Annual Pension:	£3,825.24
Tax Free Lump Sum:	£11,475.71
In Service Death Grant:	£96,069.63

Value of Scheme Benefits as a Proportion of Lifetime Allowance: 7.03%

Salary Details in respect of Last Period of Service Recorded:

Start Date	End Date	Annual Salary Rate (or if part-time full-time equivalent)	Part-Time Earnings (if applicable)
22/11/2007	31/03/2008	£ 29427.00	£ 151.00

STATE PENSION SCHEME - RETIREMENT BENEFITS (Current up to 05/12/2013):

Current State Pension Benefits: On the basis of your National Insurance contributions record to date and current rates, you may get a pension of **£4163.12** a year, which you have the option to take when you reach state pension age. This total is made up of the following:

Basic State Pension earned so far:	£4009.72
Additional State Pension of:	£153.40

Projected State Pension benefits: It is estimated that by the time you reach state pension age the total amount you may get, if paid at current rates, would be **£0.00** a year. This total is made up of the following:

Basic State Pension earned so far:	£0.00
Additional State Pension of:	£0.00

We have assumed that your State pension will be paid when you reach the age of 66 years 00 months (your state pension age).

"N/A means State Benefit details could not be provided by DWP - to obtain such details you may contact DWP on 0845 3000 168. Zero entries mean that your State Benefits are already in payment.

Request to Transfer Pension Benefits

Part A: To be completed by the applicant in all cases.

Section 1: Personal details

1. Teacher's reference number

RP 87136721.

2. Surname (one character to each box)

M C M O R R A N

3. Former surname (if any)

4. First name

S T U A R T

5. Title (please tick, or state if other)

Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other ☐

6. Date of birth (e.g. dd/mm/yy)

30/11/64

7. National Insurance number

NE 431024D

8. Contact address

56 BANK CRESCENT
LEDGUR.
HEREFORDSHIRE.

Postcode HR8 1AE.

9. Home telephone number (inc. STD code)

01531 630083.

10. Mobile telephone number

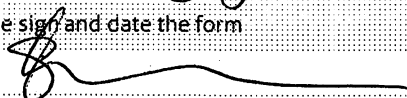
11. Personal email address for all future correspondence

We will send details of your benefits to your email address

stusax06@googlemail.com.

Now please sign and date the form

Signed



Date

2nd September 2014.

12. I am interested in (please tick)

- ☒ a transfer to another occupational pension scheme
- ☒ a transfer to an approved insurance contract providing deferred annuity benefits
- ☒ a transfer to a personal pension plan

13. Name and address of new scheme / Independent Financial Advisor

FCA No: 651082
PENSION PRACTITIONER.COM LIMITED
FENWICK SOLICITORS
34, LIPSON ROAD, PLYMOUTH
DEVON Postcode PL4 8PW.

14. Name and address of last school and, if known, your pay reference

NEW BEACON SCHOOL.
SEVENDARS.

Postcode TN13 2PB.

Pay reference

15. If you have entered into an Additional Voluntary Contributions arrangement with the Prudential or any other insurance company or financial institution, please provide the name and address of the organisation

None

Postcode

Request to Transfer Pension Benefits

This form should only be completed if you're thinking of transferring your pension benefits to another scheme registered with Her Majesty's Revenue and Customs (HMRC) or for overseas transfers is a Qualified Registered Overseas Pension Scheme (QROPS). If you are considering transferring out of the scheme, you **must** complete this form and pass it to your employer **immediately**. You will also need to contact your new scheme and ask them to request transfer details.

Pension credit may be transferred to:

- a) another occupational pension scheme;
- b) a personal pension arrangement;
- c) an insurance contract providing deferred annuity benefits at retirement (a 'Section 32 buy-out');
- d) a combination of points b and c;
- e) a Qualified Registered Overseas Pension Scheme (QROPS) or an overseas superannuation arrangement (subject to approval by the Board of the Inland Revenue and the Occupational Pension Board), if you are planning to live or work abroad.

Please note: This **only** applies to Private Pension Schemes.

What you need to know:

- This form should only be completed if you wish Teachers' Pensions to investigate the possibility of transfer to another Pension Provider on your behalf
- Before you complete Part A, please read the guidance above carefully. Please note that the completion of this form will not commit you in any way. Unless the transfer is being made to the Teachers' Superannuation Scheme operating in Scotland, a transfer will not be made without your formal written consent
- After completing part A:
 - If you ceased pensionable employment within the last two years, please forward this form to your last employer
 - If you ceased pensionable employment more than two years ago, please return the form to Teachers' Pensions, Transfers Team, Mowden Hall, Darlington, DL3 9EE
- Please complete this form using CAPITAL letters
- Only original copies of this document will be accepted.

Data Protection Act 1998. The Department for Education (DfE) will use any information you provide in connection with the Teachers' Pension Scheme to administer and operate the scheme and pay benefits under it. This may include passing details to third parties that are involved in the administration and operation of the scheme. The DfE may also use your data for administrative purposes in line with its data protection notification. In order to fulfil its duty to protect public money, the DfE may use information it holds to prevent and detect fraud. It may also share information with other organisations that handle public funds. **If there is any difference between the legislation governing the Teachers' Pension Scheme and the information in this leaflet, the legislation will apply.**

Please return to us at:
Teachers' Pensions,
Mowden Hall
Darlington, DL3 9EE

www.teacherspensions.co.uk

Part B: To be completed by the former employer of the person named in Part A.

Notes: The details shown below can be submitted via the Secure Transfer Utility (STU)

Section 1

Please show service and salary details (in accordance with the instructions for submitting details of the Annual Return) for the last two years' pensionable, or 'excluded' employment:

									These columns are to be completed by LEAs, Universities and Voluntary Colleges only						
LEA	School / Establishment No.	Salary Scale	Full (F) or Part (P) Time	Start Date DD/MM/YY	End date DD/MM/YY	Annual Salary Rate £	Part Time Salary Paid £	Days Excluded	Incremental Point	Salary Safe-guarded	London Allowance (IAO or F)	Social Priority (1 or 2)	Special Classes (6, 7, 8 or 9)	Safeguarded element to 31.3.86 only and other allowances	Incremental Enhancement Local Scale Addition

Enter the corresponding details of superannuation contributions

Start Date DD/MM/YY	End date DD/MM/YY	Contributable Salary	Contributions	Additional Contributions	Reason e.g. Family Benefits, Added Years, Reinstatements etc. (please enter separately)

Section 2: Employer's declaration. To be completed in all cases. I certify that the details in Part B are correct

1. Signature of authorised officer

2. Name of authorised officer

3. Date (dd/mm/yy)

4. Telephone number

5. Email address

6. Official stamp or full address

Official stamp (LA only). If non-LA establishment, please give address and postcode.