

MR F IRVINS

32 WYMERING ROAD

PORTSMOUTH

HANTS

PO2 7HY

05 - NOV - 2016

Dear Emily McAlister

Please find enclosed the
Railway Pension forms that needed
~~my~~ signing.

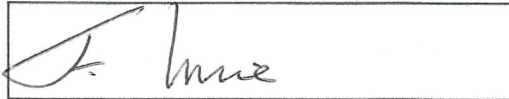
I have also included a pension
liberation form which I have
signed but unsure of what
else to fill in. If you could
peruse it I would be most
grateful.

yours faithfully

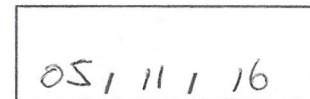
F. Irvine

I confirm that no benefits will be received prior to age to 55, in circumstances other than ill-health, and I understand that any payment made before age 55 may incur a tax charge of up to 55%.

Signature:



Date:



HMRC rules prevent transfers from taking place unless your new pension provider confirms to RPMI that it operates a bona fide tax exempt pension arrangement. Accordingly your new pension provider must complete the enclosed declaration form. In line with HMRC rules, until this declaration is completed your transfer cannot proceed.

Declaration

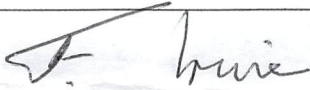
Name:	Mr F F Irvine
Pension reference number:	000331320
Calculation date:	24 October 2016

To be completed by the Member:

Please read and sign one of the following declarations in respect of the transfer option you have chosen on the Form of Indemnity.

Option 1

I understand that there will then be no South West Trains Section benefits and any benefits from BRASS or AVC Extra funds payable to me or my dependants from the Railways Pension Scheme, and I hereby discharge the Trustee from any further liability in respect of my South West Trains Section benefits and any benefits from BRASS or AVC Extra funds.

Signed:	
Dated:	05-11-16

Option 2

I understand that there will then be no benefits payable to me or my dependants from any BRASS or AVC extra funds and I hereby discharge the Trustee from any further liability in respect of any benefits from BRASS or AVC extra funds.

Signed:	
Dated:	

**Option 3**

I understand that there will then be no benefits payable to me or my dependants from any AVC Extra funds and I hereby discharge the Trustee from any further liability in respect of any benefits from AVC Extra funds

Signed:	
Dated:	

Pension Liberation Questionnaire

Name:	Mr F F Irvine
Pension reference number:	000331320

Please answer the following questions as fully as possible in the spaces provided below:

How were you first made aware of the receiving scheme	
Did the receiving scheme/adviser or sales agents/representatives for the receiving scheme make the first contact (eg cold call you ?)	
Yes/No/Other comment	
Please explain how the receiving scheme has been described to you in any text or phone calls	
Please provide details of any promotional materials, text messages, E-mails or letters which you have received about the receiving scheme	
Have you been promised a specific/guaranteed rate of return	
Yes/No/Other comment	
Please confirm whether you have received any indication that you could access your benefits before age 55 in the receiving scheme other than on grounds of ill health	
Yes/No/Other comment	
Have you been told that you will be able to draw a higher tax-free cash sum as a result of transferring	
Yes/No/Other comment	
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	
Yes/No/Other comment	
Have you been informed that this transfer payment will give you the opportunity to invest in property	
Yes/No/Other comment	

Member Declaration

I can confirm that I am currently taking independent financial advice.

I can confirm that I am not currently taking independent financial advice.

Please tick as appropriate


<input type="checkbox"/>
<input type="checkbox"/>

Please complete
your IFA's details
below

Details of my Independent Financial Advisor (IFA)

Name:	
Company Address:	
Postcode:	

I confirm that the information provided on the questionnaire is true to my knowledge and I have fully read and understood the Pension Regulator's leaflet enclosed with my transfer quotation.

Signed:	
Dated:	

Once completed please return this form along with a copy of your Independent Financial Advisor's recommendation to transfer to:

**RPMI Ltd
PO Box 300,
Darlington,
DL3 6YJ**

**FAILURE TO COMPLETE THIS QUESTIONNAIRE MAY DELAY OR PREVENT YOUR
TRANSFER PROCEEDING.**