

CSC Computer Sciences Ltd Pension Scheme Towers Watson Limited PO Box 545 Redhill Surrey RH1 1YX Telephone 01737 788144 Email cscpensions@towerswatson.com

Our reference: Contact number: LETHUBMDC/CSL/0006853/2851819

number: 01737 788144

Email:

cscpensions@towerswatson.com

Private and confidential

Mr LK Park 24 The Paddock Hedge Barton Fordcombe Tunbridge Wells Kent TN3 0SN

14 March 2016

Dear Mr Park

CSC Computer Sciences Ltd Pension Scheme Transfer of benefits

Thank you for your recent enquiry about a transfer of your pension benefits. Please accept my apologies for the delay in our response.

If the reason for this request is for transferring to a Qualifying Recognised Overseas Pension Scheme (QROPS) or for pension sharing purposes on divorce, please let us know immediately so we can send you the appropriate pack of letters and forms.

I enclose the following:

- A 'Statement of entitlement to an estimated cash equivalent'. This shows details of the current transfer value.
- A 'Statement of your personal account'. This shows the money purchase benefits you have built up in the Scheme up to the date you left.
- A 'Transfer agreement'. This needs to be filled in and signed by you and a representative of the new plan. Please return the form to us.
- A 'Transfer out process' leaflet. This is for your information.
- The Government's pension scams booklet for members. This is for your information.
- A 'Keyfacts about our services' document. This is for your information.

We will also need evidence of the HM Revenue & Customs registration status for the receiving plan before we can go ahead with a transfer, so please arrange for the administrators of the receiving plan to send us a copy of the 'Current Scheme Details' from the HMRC internet site at www.hmrc.gov.uk.

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In addition, for security identification purposes please send us a photocopy of the relevant page from your passport showing your photograph and passport number. If you do not have a current passport please contact us and we will let you know what other form of identification we require.

The transfer value of your money purchase benefits is not guaranteed and will be the value of the funds at the date the fund manager sells your personal account.

Once we receive the 'Transfer agreement' form, we will work out the transfer value again and it may be higher or lower than the value quoted on the enclosed statement of entitlement. If the final transfer value goes up, or goes down by less than 10% of the value shown on the statement, we will go ahead and pay the transfer value. Otherwise, we will issue a new quotation.

Our records show that you have lump sum protection. This is the protection that the Trustee has given you as your lump sum was bigger than 25% of the value of your benefits on 5 April 2006. If you transfer your benefits to another plan you will lose this protection.

If you have enhanced or fixed protection on any of your benefits you may lose your protection if you transfer your benefits to another plan. You will have applied and received a certificate from HM Revenue & Customs showing your enhanced or fixed protection.

If you think you have protected benefits, you should speak to a registered financial adviser before going ahead.

In some circumstances we may need to request additional information from you and the trustees of the receiving pension plan. This is likely to significantly delay payment of the transfer value.

If you have any questions, please contact us on 01737 788144 quoting your reference number. For security purposes, you will also need to have your National Insurance number to hand.

Yours sincerely

R. Lunton

Ray Lawton

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	Enclosed
If you want to transfer your benefits:	
'Transfer agreement' form	
Copy of 'Current Scheme Details' for receiving plan	
Photocopy of passport showing photograph and passport number	

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