



AMPS
ASSOCIATION OF
MEMBER-DIRECTED
PENSION SCHEMES

James Hay Partnership
Dunn's House
St. Paul's Road
Salisbury
SP2 7BF

4 October 2018

Dear Sir/ Madam,

Re: Pension Transfer Request – Mr Adrian Jones, Penny's Cottage, 35 Tollard Green, Tollard Royal, SP5 5PX

We are writing to you about the above member who wishes to request a full uncrystallised transfer of his assets which are held in the SIPP administered by you.

We have completed the enclosed forms in our capacity as administrators for the receiving scheme and we can confirm that we are able to receive an in-species transfer as requested by the member.

In addition to the completed transfer forms, we have also enclosed a copy of the original scheme registration certificate and a copy of the current scheme details from the HMRC Online Portal.

I trust this to be in order, however should you require any further information or have any questions, please do not hesitate to call 0844 410 0037 where a member of the SSAS team will be happy to help.

Yours sincerely,

Paul Bennett
Senior Pension Administrator



t: 0844 410 0037 e: admin@cranfords.biz w: www.cranfords.biz

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'Cranfords' is the trading style of 3110950 Ltd.(No. 3110950.) Cranfords is registered in England at 48 Chorley New Road, Bolton, BL1 4AP.



Transfer Discharge Form

Explanatory notes

This form should be used for SIPP transfers out to other pension providers. If you wish to purchase an annuity, please complete our 'Annuity Open Market Option Request' form.

If you wish to transfer your SIPP to a qualifying recognised overseas pension scheme, please also complete the 'Transfer Out Request Overseas Supplement' form, available at www.jameshay.co.uk or on request.

Please complete this form in BLOCK CAPITALS and black ink. Once you have completed Sections 1-6 please forward to your new pension provider to complete Section A, and Section B if applicable

If you need any help completing this form, please call your Service Executive Team on 03333 206 181.

For IPS Pension Builder SIPP schemes, please call us on 03333 205 862

1 Personal details

Applicant to complete

Title

Mr

Forenames

ADRIAN

Surname

JONES

Member number

82520

Date of birth

21 08 67

National Insurance number

Address

PENNY'S COTTAGE
35 TOLLARD RYAN
TOLLARD RYAN
 Postcode SP5 5PX

Telephone

07771 773377

Email

adrian.jones8@icloud.com

Have you received advice from an FCA authorised firm in connection with this transfer?

☐ Yes ☒ No

If Yes, provide details of your adviser:

Adviser contact name

Adviser company name

Adviser company address

Postcode

Should we liaise with your adviser in respect of the transfer?

☐ Yes ☒ No

Are you requesting this transfer as a result of an unsolicited cold call, message or email, or an offer of a free pension review?

☐ Yes ☒ No

If Yes, please provide details of the company:

Contact name

Company name

Address

Postcode

Contact telephone

Contact email

2 Funds to be transferred out

Please confirm the type of scheme you are transferring to:

SIPP	<input type="checkbox"/>	Occupational Scheme (other than SSAS)	<input type="checkbox"/>
SSAS	<input checked="" type="checkbox"/>	Stakeholder/Personal Pension	<input type="checkbox"/>
QROPS	<input type="checkbox"/>		

2a Uncrystallised funds

Applicant to complete

How much would you like to transfer out?
(Please tick one box)

Full uncrystallised fund	<input checked="" type="checkbox"/>
Specified amount	<input type="checkbox"/>

Please specify amount

£

Receiving scheme name

Address

Postcode

2b Crystallised funds

Applicant to complete

Full crystallised fund ☐

Receiving scheme name

Address

Postcode

Please tick one of the following boxes to indicate how your current investments are to be dealt with:

For full transfers out:

Please sell all my investments prior to transfer ¹ ☐

Please transfer all my investments in-specie ¹ ☒

If your transfer is to be completed by both a cash and in-specie transfer, please detail the assets which are to be sold and which are to be transferred in-specie by completing the below table ² ☐

¹ Please note that the completion of the below table is not required for these options.

² Ensure the below table is completed for these options. If the details of the holdings given do not match our systems, this may result in the delay of the transfer until clarification has been obtained. If you request to sell an investment as part of an in-specie transfer, we will only issue sale instructions to the relevant investment provider once the in-specie transfer of the other investments is complete.

Upon receipt of the sale proceeds, we will then forward the total cash remaining in your SIPP Bank Account to the new provider, after outstanding charges have been settled. Your SIPP will then be closed. This ensures cash is not held out of the market whilst the in-specie transfer is ongoing.

Important: Any disinvestments required as part of the transfer will be made in accordance with our 'Order Transmission Policy'; a copy of which can be obtained from our website at www.jameshay.co.uk or on request.

Description of asset	Units / shares held	Current value	ISIN code	Amount to be disinvested or transferred in £ sterling or %	Transfer in-specie, or	Disinvest to cash and transfer
Individual holdings						
Investment Centre units						
Cash account						
Investment Manager/Stockbroker accounts						
Property						
TOTAL						

Charges may be levied by the underlying fund or investment managers when selling or transferring your investments. Please contact your financial adviser or the fund provider directly for further information.

Should the table above not be sufficient to detail all your holdings, please attach an additional page signed by yourself/your financial adviser

SIPP Bank Account**(For all SIPP products except the IPS Pension Builder SIPP)**

If cash is to be transferred to a new pension scheme with a value up to £100,000, the payment will be made through the Faster Payments service. For cash values greater than £100,000 the payment will be made by CHAPS.

SIPP Bank Account with Nationwide**(IPS Pension Builder SIPP only)**

If you only hold a Nationwide account you will need to advise us if the payment is to be made via cheque or CHAPS (£20.00 charge), as Nationwide do not offer the Faster Payment service.

Cheque ☐CHAPS ☐

5 Property

Applicant to complete

Please only complete this section if there is a property held within the SIPP.

Please note: We will not commence the transfer of any other investments or cash until the property has been successfully transferred

You are able to use one of our panel solicitors, who are experienced in dealing with James Hay and therefore transactions will ordinarily take less administration time than when using a non-panel solicitor.

If you do not wish James Hay to instruct one of our panel solicitors, we can appoint a solicitor of your choice, however additional charges will be incurred. Please note there must be separate legal representation for James Hay and the new scheme.

Where a non-panel solicitor is requested that has previously been unable to fulfil our requirements or does not have the relevant experience required, we will not be able to instruct them in relation to the transfer or any other work. Where it becomes apparent that your choice of non-panel solicitor is not able to satisfactorily complete our instructions we reserve the right, at our absolute discretion, to appoint a panel solicitor. If this is required, it is likely that your SIPP will incur additional costs.

For all costs relating to property transactions please refer to the charges schedule for your SIPP product.

If you do not wish to use one of our panel solicitors, please provide details of the solicitor's name and address for James Hay to instruct.

Solicitor's name and address

Required information**Solicitors**

Please provide the details of the solicitor who is to act on behalf of the receiving scheme.

Solicitor's name and address

Mortgage

If there is an outstanding mortgage, please confirm whether it is to be:

☐

paid off from the James Hay SIPP.

☐

redeemed by the new scheme taking out a new mortgage.

Market valuation report

Please confirm whether the receiving scheme will:

☐

be obtaining a new report.

☐

rely on the report which we currently hold.

For Partnership SIPP / IPS SIPP / IPS (2008) SIPP / IPS Pension Builder SIPP products only.

Please confirm full name of tenant:

Please confirm the annual rent and frequency of payments:

Annual rent

Frequency

Please confirm the account details that the rent is paid to:

Sort code

Account number

Please provide (tick to confirm enclosed)

1. Copy of insurance schedule

☐

2. Copy of external SIPP account statements

☐

Your attention is drawn to the following sections of this document:

- Guide to the transfer process.
- 'Pension scams' information provided by The Pensions Regulator.

You should read these sections carefully before signing this declaration. If you do not understand anything in this document please ask for further information.

I request and consent to the transfer set out in this application form.

I confirm and agree that:

- to the best of my knowledge and belief, the particulars given on this form are correct and complete.
- it is an offence to make false statements and that the penalties are severe and could lead to prosecution.
- if appropriate, James Hay Partnership has my authority to check with HM Revenue & Customs the details of any certificate which I supply which enhances my lifetime allowance.
- by signing this declaration, I authorise James Hay Partnership to release in respect of those rights details about the transfer from this pension scheme and the subsequent application of benefits to the receiving scheme.
- after my SIPP is closed, any accumulation units, further money received from an investment or investment manager, dividends paid as shares or corporate events leading to a new asset holding, will be encashed and transferred to the receiving scheme, subject to the charge for standard payments received after SIPP closure.
- the payment I have requested discharges James Hay Partnership's liability in respect of the transferred funds.
- any entitlement to benefits under this SIPP will cease in respect of any transferred rights and James Hay Partnership will be discharged from any obligation to provide benefits.

■ this declaration shall not operate so as to prohibit me from bringing any claim for any act or omission.

■ to at all times be bound by, and comply with, the 'Guide to the transfer process' section.

IMPORTANT NOTICE: There are companies that claim they can help you "cash in" your pension early. If you agree to this, you could face a tax bill of more than half your pension savings.

Please be wary of any unsolicited approach offering upfront cash incentives or loans from your pension.

It is not possible to access pension funds before the age of 55 (except in rare circumstances). To do so is likely to result in serious tax consequences.

Never be rushed into agreeing to a pension transfer. If you are in any doubt, take advice from a Financial Adviser who is authorised by the Financial Conduct Authority.

Do not sign this Transfer Discharge Form unless you are certain that you fully understand the consequences of making the transfer.

We have also produced a document called 'Scam proof your savings' which is available on our website at www.jameshay.co.uk or on request.

For further information about how to avoid pension scams, please ensure you read the leaflet at the end of this form and visit the Financial Conduct Authority's Scamsmart page at www.fca.org.uk/scamsmart.

Print name

ADRIAN JONES

Signed



Date

02 10 2018

Please now forward this form to your new pension provider to complete Section A, and Section B if applicable.

If you have any questions regarding the content of this document, or if you require any other documents, please visit www.jameshay.co.uk or call us on 03455 212 414.

This section is to be completed by the receiving scheme administrator

Please **tick** if you are accepting a transfer of uncrystallised funds. ☒

Please **tick** if you are accepting a transfer of crystallised funds. ☐

Please complete **Section B** in addition to **Section A** if the member has requested an in-specie transfer.

A1 Transfer of funds

Receiving scheme administrator to complete

Member name

ADRIAN JONES

Your plan reference

JD CROUCH EXECUTIVE PENSION SCHEME

Name of scheme

JD CROUCH EXECUTIVE PENSION SCHEME

PSTR Number

00828818RA

Scheme email address

admin@clanfords.biz

As the administrator of the scheme:
(please tick the statement that applies)

We confirm that our scheme is a registered pension scheme under Chapter 4 of the Finance Act 2004, and is capable of accepting transfers of crystallised funds (if applicable). ☒

We confirm that our scheme is a qualifying recognised overseas pension scheme (QROPS) as defined by HM Revenue & Customs (HMRC) under Chapter 4 of the Finance Act 2004, and has satisfied HMRC's requirement in this respect. Our scheme is capable of accepting transfers of crystallised funds (if applicable). ³ ☐

³ If the receiving scheme is a QROPS please enclose a copy of the letter from HMRC confirming the recognised status of the scheme.

A2 Electronic transfer payment details

Receiving scheme administrator to complete

Bank name and address

ALLIED IRISH BANK
VANTAGE POINT, 4 HARDMAN STREET
MANCHESTER
Postcode M3 3HF

Sort code

23 - 83 - 96

Account number

04690077

Payment reference

ADRIAN JONES

Account name

JD CROUCH EXECUTIVE PENSION SCHEME

A3 Receiving scheme declaration

Receiving scheme administrator to complete

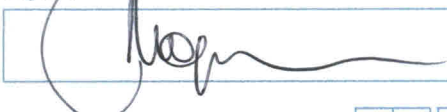
We confirm that the above statements are true and that upon receipt and acceptance of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme.

We give James Hay Partnership permission to approach HM Revenue & Customs for confirmation that this scheme is either a registered pension scheme, or a QROPS that complies with HMRC requirements.

Print name

MERLE OPER

Signed



Date

04102018

Address

48 CHORLEY NEW ROAD
BOLTON

Postcode BL1 4AP

For cash transfers, please forward this form to James Hay Partnership on completion of Section A. For in-specie transfers, please continue to Section B.

Please review the assets included in the proposed transfer and confirm one of the following:

- ☒ I confirm that the receiving scheme can accept and hold all of the assets that are included in the proposed transfer.
- ☐ I confirm that the receiving scheme cannot accept any of the assets that are included in the proposed transfer. ⁴
- ☐ I confirm that the receiving scheme can accept and hold all of the assets that are included in the proposed transfer, other than those listed below. ⁴

⁴ Should the receiving scheme be unable to accept some or all of the assets that are to be transferred from the SIPP, please contact the member or their financial adviser to discuss alternative arrangements.

B2 Re-registration of assets

Receiving scheme administrator to complete

Please provide the transferee holder's details on the attached table. Please make this as clear and concise as possible as any ambiguity will lead to potential delays in processing the transfer. Please copy this table should you require more space for these re-registration details.

Individual holdings	Registered holder / transferee name	Registered holder / transferee address	2nd Registered holder / transferee name	2nd Registered holder / transferee address	Account number(s)	Designation(s)
DOLPHIN CAPITAL	ADRIAN JONES	PENNY'S COTTAGE 35 TOLLARD GREEN TOLLARD ROYAL SP5 5PX				

Investment Manager accounts	New Investment Manager name	New Investment Manager address	New Investment Manager account number	Registered holder / transferee name and address - if the assets currently held within the existing Investment Manager account are to be held within your plan directly

Property	Name of the solicitor representing the receiving scheme ⁵	Address and contact details of the solicitor representing the receiving scheme ⁵

⁵ Please note that separate solicitors must be instructed to act on behalf of the receiving scheme. Failure to provide details of your solicitors will delay the transfer.

Please forward this completed form to James Hay Partnership, Dunn's House, St. Paul's Road, Salisbury, SP2 7BF.



Notification of registration

275010:00000001:001

ROWANMOOR GROUP PLC
46-50 CASTLE STREET
SALISBURY
SP1 3TS

HM Revenue & Customs
Pension Schemes Services
FitzRoy House
Castle Meadow Road
NOTTINGHAM
NG2 1BD

Notification of registration for tax relief and exemptions

We have registered JD Crouch Executive Pension Scheme on 27 01 2016. Tax relief and exemptions are due from this date.

This notification tells you that HM Revenue and Customs (HMRC) acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no legal significance beyond advising you of that.

Your Pension Scheme Tax Reference (PSTR) is 00828818RA. You should use this when you want to view the scheme details online and in all future communications with us.

Your pension scheme

On your application for registration you have indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an event report. If there are any other changes, to any factor regarding a declaration or confirmation you gave when applying to register the scheme, please tell us as soon as possible.

An occupational pension scheme is defined in Section 150(5) of the Finance Act 2004 as 'a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons'.

As you have indicated that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may deregister the scheme.

Your responsibilities as the scheme administrator

As part of the registration process you declared that as the scheme administrator you are a fit and proper person to carry out the role and you will comply with Section 270(3) of the Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with Section 270(3), or it appears to HMRC that you are not a fit and proper person, we may deregister the pension scheme.

60189000010000010101

Current scheme details

Pension Scheme Name	JD Crouch Executive Pension Scheme
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	27 Jan 2016
Name of Scheme Administrator who submitted the application for registration	3110950 t/a Cranfords
Scheme status	Open
Sub-scheme	No
Pension scheme structure	Single
The scheme is an investment regulated pension scheme ?	Yes
Band of number of scheme members	1
Registered for Relief at source	No
Occupational pension scheme ?	Yes
Country or Territory scheme established	United Kingdom
