

Ms E Dane
Cranfords
48 Chorley New Road
Bolton
Lancashire
BL1 4AP

RECEIVED
06 DEC 2017

04 December 2017

Dear Ms Dane

RE: JAM 300 SSAS – A Knight

Please find enclosed the transfer form for the above client's Pension.

Should you have any queries please don't hesitate to contact me.

Yours sincerely



Rhianna Noble
Administration Apprentice

Jardine Motors Group UK Pension Scheme

TRANSFER REQUEST AND DISCHARGE

To be completed by Member: (Please refer to related correspondence for details of transfer value available and any conditions attached)

Member's Full Name (block capitals)	ANTONY McALRA KNIGHT		
Member's Address	213 PROVIDENCE ROAD.		
	SITTINGBOLD		
	ST 56 5BH.		
Member's National Insurance Number			
Member's Date of Birth	30.07.58	Date Pensionable Service Ended	01.07.02

What Prompted Your Transfer Request At This Time?

Please tick boxes

I was contacted by text message

☐

I received an email

☐

I saw an advert on, or for, a website

☐

I received a phone (cold) call

☐

Other: ADVISE from IFA + PROBATION PURCHASERS VIA SSAS.

Destination of Benefits

I require the Trustees of the Transferring Scheme to distribute the Cash Equivalent of my benefits including any Contracted-out Benefits (being the value of any Guaranteed Minimum Pension liability and/or Section 9(2B) Rights) under the Transferring Scheme to the Receiving Scheme below.

Occupational Pension Scheme (OPS)

☐

Self Invested Personal Pension (SIPP)

☐

Personal Pension Scheme (GPP/PPP)

☐

Small Self Administered Scheme (SSAS)

☒

Buy Out Policy (Section 32)

☐

Other:

The name of the Receiving Scheme for my benefits is:

JAM 300 SSAS.

Full Name and Postcode of Employer(where transfer is to an OPS / SSAS):

Discharge of Liability and Declarations

For your own benefit and protection you should read the content of the declaration carefully before signing. If you do not understand any point please ask for further information.

I have received documentation explaining that, where possible, JLT will carry out an identity check electronically, before the transfer is paid to the receiving scheme.

I acknowledge that if I am required to take appropriate independent advice the transfer to the Receiving Scheme is conditional upon the Trustees being satisfied that the adviser appointed by me is appropriately registered.

I confirm that, where the transfer is to an Occupational Pension Scheme or Small Self Administered Scheme, I am in employment and receive salary/pay.

I acknowledge that in complying with my requirements to pay the cash equivalent transfer value as requested above the Trustees are discharged from any obligation to provide me, my spouse or dependants with any further entitlement (on my retirement or death) under the Transferring Scheme in respect of my benefits under the Scheme to which the cash equivalent transfer value that is paid relates.

I also understand that the Trustees in complying with this request in accordance with the relevant procedures and legislation are not required to enquire into the use and/or application of the assets transferred.

I confirm that the Trustees/Managers or Administrators of the Receiving Scheme have agreed to accept the transfer.

I confirm I have received a statement from the Receiving Scheme showing the benefits to be awarded in respect of the transfer, and I accept that where the transfer of "Guaranteed Minimum Pensions" and/or "Section 9(2B) Rights" is being made to a non salary-related contracted-out scheme, the benefits to be provided by the Receiving Scheme may be in a different form and of a different amount to those which would have been payable by the Transferring Scheme and there is no statutory requirement on the Receiving Scheme to provide for survivor's benefits out of the transfer payment.

I understand that neither the Trustees of the Transferring Scheme nor the Employer of the Transferring Scheme nor any of its subsidiaries nor any person representing the same is in any way responsible for any quotation or other literature issued or representation made on behalf of the Receiving Scheme or Schemes.

I have read the information relating to transfers out and unauthorised payments in the Notes Section of the Transfer Value Statement. I have read the enclosed 'Pension scams' booklet.

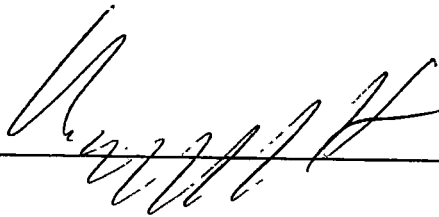
Access to funds is normally only permitted for those over age 55 who follow a formal retirement process set out by the trustees or employer of the receiving arrangement.

In signing to accept this cash equivalent transfer value, I confirm that I have not/will not be gaining access to any part of the transferred funds either directly or via any payment from a third party as a result of the transfer payment and/or investment of the funds transferred other than as provided by the receiving scheme rules. I understand that any other such payment could constitute an unauthorised payment for tax purposes and be subject to a tax deduction, and may also be subject to additional penalties. I also understand that, in some cases, the transfer may still be subject to the Trustees approval.

I further confirm that -

- I have not received or relied on any advice from the Trustees of the Transferring Scheme nor the Employer in making my decision to transfer.
- I understand that if I currently qualify for any protections which were afforded under tax legislation as a result of the transition from the pre-April 2006 pensions tax regime to the post-April 2006 regime these could be affected, or potentially lost, as a result of transferring my benefits from the Transferring Scheme. I confirm that I have taken such advice as I consider appropriate regarding these risks and understand that the Trustees of the Transferring Scheme will not have any responsibility if any such transitional protections are lost or otherwise affected as a result of my decision to transfer my benefits.
- I understand that the transfer can only be made if the Receiving Scheme is a registered pension scheme for tax purposes and I understand that to be the case. I also understand that if the Receiving Scheme's status changes before the transfer is made it may not be possible for the Transferring Scheme to effect the transfer.
- If having effected the transfer, it later emerges that the Receiving Scheme does not meet the conditions required to be a registered pension scheme, I will indemnify the Trustees of the Transferring Scheme from any scheme sanction charge or other expenses that may arise as a result of making an "unauthorised payment".

Signed by member



Date

30.11.17

Jardine Motors Group UK Pension Scheme

RECEIVING SCHEME WARRANTY - To be completed by Receiving Scheme

(Please refer to related correspondence for details of transfer value available and any conditions attached)

Member details

Member's Full Name (block capitals)	
Member's National Insurance number	

Receiving Scheme details

Occupational Pension Scheme (OPS)	<input type="checkbox"/>	Self Invested Personal Pension (SIPP)	<input type="checkbox"/>
Personal Pension Scheme (GPP/PPP)	<input type="checkbox"/>	Small Self Administered Scheme (SSAS)	<input type="checkbox"/>
Buy Out Policy (Section 32)	<input type="checkbox"/>	Other:	

Provider Name (if Personal Pension or Buy-Out Policy): _____

Receiving Scheme Name: _____

Name of Trustee(s), (if SSAS): _____

Pension Scheme Tax Reference (PSTR) Number: _____

Revaluation method to be applied to transferred GMP: Fixed / Section 148 Orders / Not applicable

Warranty

The above named member has authorised us to accept a Cash Equivalent available from the Transferring Scheme for application towards the provision of benefits under the Receiving Scheme. We warrant and undertake to the Trustees of the Transferring Scheme that the Cash Equivalent will be used to provide benefits under the Receiving Scheme and that:

- (a) The Receiving Scheme is a registered pension scheme under the Finance Act 2004 under the PSTR number shown above which is both willing and able to accept the above member's Cash Equivalent.
- (b) If the Receiving Scheme is an Occupational Pension Scheme, it satisfies the definition in s1(1) of the Pension Schemes Act 1993.
- (c) The above member is, or will be on receipt of a payment by us, a member of the Receiving Scheme. The Cash Equivalent accepted by the Receiving Scheme, including any liability for "Equivalent Pension Benefits" and/or "Guaranteed Minimum Pensions" and/or "Section 9(2B) Rights" will be applied to provide benefits for and in respect of the member in accordance with the rules of the Receiving Scheme.
- (d) Where "Guaranteed Minimum Pensions" and/or "Section 9(2B) Rights" are being transferred to a salary-related contracted-out scheme, the member is either employed by a participating employer, who is a contributor to the receiving scheme, or has previously been a member of the receiving scheme.
- (e) If the Receiving Scheme is a Buy-Out Policy:
 - the provider is an insurance company within the meaning of section 275 of the Finance Act 2004
 - the policy is, if applicable, an appropriate policy.
- (f) Where a pension sharing or attachment order exists at the date of transfer and details of which have been provided by the Transferring Scheme, we undertake to take any such order into account under the Receiving Scheme.

We note that in consideration of the above, the Trustees of the Transferring Scheme will, on receipt of written authority from the member, forward settlement of the Cash Equivalent to the Receiving Scheme.

Signed  Date 30.11.77.
On behalf of the Trustees/Provider of the Receiving Scheme

Name of person duly authorised A-KNIGHT Position MEMBER
TRUSTEE.