



AMPS  
ASSOCIATION OF  
MEMBER-DIRECTED  
PENSION SCHEMES

Jardine Motors Group UK Pension Scheme  
JLT Employee Benefits  
The St. Botolph Building,  
138 Houndsditch  
London  
EC3A 7AW

8<sup>th</sup> December 2017

Dear Sirs

**Scheme Name:** Jam 300 SSAS  
**Your Reference:** WK490413A  
**Member Name:** Antony Mcara Knight

The above named member wishes to transfer their pension held with you into the above named pension scheme that we administer.

Please find enclosed the completed Receiving Scheme Warranty Form and a copy of the schemes HMRC Registration Certificate. The PSTR number is 00818339RA. I have also enclosed the Trust Deed and Rules and the subsequent deeds of amendment and appointment.

The transfer value should be paid to the scheme bank account details provided below. I can confirm that we are happy to accept the transfer.

Allied Irish Bank (GB)  
Account Number 04919088  
Sort Code 23-83-96  
Account Name Jam 300 SSAS

If you have any additional requirements please notify me as soon as possible in order to prevent any delays on the transfer, alternatively I look forward to receiving confirmation that the transfer has completed.

Yours sincerely



t: 0844 410 0037 e: [admin@cranfords.biz](mailto:admin@cranfords.biz) w: [www.cranfords.biz](http://www.cranfords.biz)

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**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.		
	SITTINGBORN		
	SS 56 5BH.		
Member's National Insurance Number	WK 490413A		
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: ADVICE from IFA + PROBATION PURCHASE 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 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.

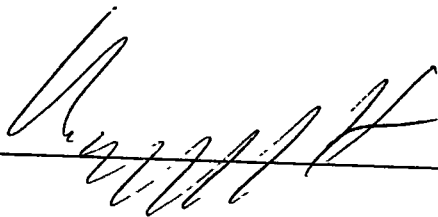
Access to funds is normally only permitted for those over age 55 who follow a formal retirement process set out by the trustees or employer of the receiving arrangement.

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)	Antony Mcara Knight
Member's National Insurance number	WK490413A

**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 checked="" type="checkbox"/>
Buy Out Policy (Section 32)	<input type="checkbox"/>	Other:	

**ADMINISTRATOR**

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

Receiving Scheme Name: JAM 300 SSAS

Name of Trustee(s), (if SSAS): ANTHONY KNIGHT, MARK HOBSON, JOHN WORDSWORTH

Pension Scheme Tax Reference (PSTR) Number: 00818339RA

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:

- 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.
- If the Receiving Scheme is an Occupational Pension Scheme, it satisfies the definition in s1(1) of the Pension Schemes Act 1993.
- 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.
- 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.
- 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.
- 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 30.11.17.  
On behalf of the Trustees/Provider of the Receiving Scheme

Name of person duly authorised A. Knivitt Position Member  
Trustee.

Signed: 

On behalf of the Receiving scheme Administrators.

Date: 22/12/2017

Name of Authorised person: Emma Dave

~~Date:~~  
Capacity: SENIOR ADMIN  
& AUTHORISED  
SIGNATORY.

01142307022



## Notification of registration

Mr Antony Knight  
213 Providence Road  
Sheffield  
United Kingdom  
S6 5BH

Pension Schemes Services  
Fitz Roy House  
Castle Meadow Road  
Nottingham  
NG2 1BD

### Notification of registration for tax relief and exemptions

We have registered Jam 300 SSAS on 24 February 2015. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is 00818339RA. You should use this when you want to view the scheme details online and in all future communications with us.

On your application for registration you indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its legal 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.

### Responsibilities of the scheme administrator

As part of the registration process you declared that as the scheme administrator 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), we may deregister the pension scheme.

### Authorised transfers

When you applied you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must ensure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 188 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

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If an individual wants to transfer into your scheme from another registered pension scheme, the transferring scheme may approach us to establish the status of your scheme

**Deregistration**

We may carry out checks to ensure that the pension scheme continues to meet the criteria to be a registered pension scheme for tax relief and exemptions.

If we identify that any of the criteria in section 158 of the Finance Act 2004 apply then we may deregister the pension scheme. If that should happen, you will be liable to a deregistration tax charge of 40% of the total of

- the amount of any sums held for the purposes of the pension scheme immediately before it ceased to be a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can get more information on recognised transfers, unauthorised payments and deregistration in the Registered Pensions Schemes Manual (RPSM). Go to [www.hmrc.gov.uk/manuals/rpsmanual](http://www.hmrc.gov.uk/manuals/rpsmanual)