



Telephone: **0800 634 4862** Fax: 020 8711 2522 Email: [info@pensionpractitioner.com](mailto:info@pensionpractitioner.com) [www.pensionpractitioner.com](http://www.pensionpractitioner.com)  
Daws House 33-35 Daws Lane London NW7 4SD

Brad

Please find attached transfer docs for Joe Bloggs (Neil Graham)  
for resubmission.

Thanks  
Dave

With compliments

J. PIETRUSZKA  
Principal  
105 VICTORIA ROAD  
SWINDON SN1 3BD  
Tel: 0044 1793 611126  
Fax: 0044 1793 610604  
Mobile: 07775 782003  
www.jan-cash.co.uk  
e-mail: mail@jan-cash.co.uk



Mr David Nicklin  
20 Cromer Road  
Cheadle  
SK8 2AX

Date: 13/01/2014

Dear David,

RE: Joe Bloggs Pension Scheme

~~Enclosed within this letter should be all the documents to push forward with the Corpad transfers.~~ Please note I have also enclosed the written correspondence provided to CIS Royal London (Co-op) when applying for the transfer direct to the SSAS bank account - CIS Royal London require a written transfer request from the receiving scheme and therefore thought I would make you aware so you may discuss these matters with them.

Please read through the information and let us know if any details are incorrect.

Please feel free to contact us at any time as we would be happy to help.

Yours Sincerely

A handwritten signature in black ink, appearing to be "Adam".

Adam



LICENSED  
CREDIT  
BROKER  
CCL No.  
184549

Authorised and Regulated by the  
Financial Conduct Authority  
Ref. 402391  
Data Protection Number: Z5167906



Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: info@pensionpractitioner.com www.pensionpractitioner.com

Technical Service Centre  
Po Box 4363  
Churchgate House  
56 Oxford Street  
Manchester  
M61 0EE

By First Class Recorded Delivery

21 July 2014

Dear Sirs,

**Name: Mr Neil William Graham**  
**National Insurance Number: WM390463A**  
**Date of Birth: 23 June 1962**  
**Policy Number: 8952311**  
**Reference: PPC/TRANSFERS/1434402**

Please find enclosed an application to transfer benefits to a registered pension scheme for our mutual customer.

I also enclose the following items which also meet the current industry initiative on external pension transfers to authorised registered schemes.

1. A print out from the HMRC website confirming that this scheme has been registered under the new registration process and has met the declarations required for pension registration. You will note from the registration process we have undertaken "that we do not entitle either directly or indirectly to any unauthorised payments from the plan. Further, that the plan is not being administered in a way that knowingly entitles any person to unauthorised benefits".
2. The HMRC 13 point questionnaire requesting information to satisfy Pensions Liberation concerns and our reply letter.
3. Discharge and warranty forms.
4. Trust Deed and Rules.

These items fulfil the most current codes of practice also recommended by the Pensions Regulator and as such would you please settle this transfer payment.



Telephone: 0800 634 4862 Fax: 020 8711 2522 Email: [info@pensionpractitioner.com](mailto:info@pensionpractitioner.com) [www.pensionpractitioner.com](http://www.pensionpractitioner.com)

The transfer payment should be made by BACS to the following account details:-

**Name of Bank: Church House Trust**  
**Account Name: Joe Bloggs Property Limited SSAS**  
**Account Number: 33130385**  
**Sort Code: 60-95-31**  
**Roll / Ref Number: 3301-30385-3**

We confirm that we are a co-signatory to above account and the Trustees are unable to move any funds without our authority. This therefore protects the fund completely against any risks of pension liberation.

If you require any further documentation to be completed in order that the transfer can be concluded, please advise me accordingly.

Thank you in advance of your assistance

Yours faithfully

Michelle Lunnon  
For PensionPractitioner.com  
Enc

## Transfer Illustration

on 28 November 2014

### Your details

Name: N Graham

Date of birth: 23 June 1962

---

### Your plan details

Plan type:

Your Pension Select @ Aviva

Plan number:

TL94037719

Start date:

4 April 2007

Plan retirement date:

23 June 2017

Aviva Life & Pensions UK Limited. Registered in England No 3253947. 2 Rougier Street, York, YO90 1UU.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm Reference Number 185896.

Transfer illustration prepared for Mr N Graham - TL94037719

Date: 28th November 2014

## **What is the Current Transfer Value?**

**THERE IS NO STATUTORY RIGHT OF RE-ENTRY TO THIS PLAN ONCE THE FUND HAS BEEN TRANSFERRED. AVIVA STRONGLY RECOMMENDS THAT YOU SEEK FINANCIAL ADVICE BEFORE DOING THIS.**

Current value of units: £58,359.42

**Total transfer value as at 27 November 2014: £58,359.42**

These values are not guaranteed. The actual transfer value will be based on the unit prices that we next make available after we have received everything we need to make the transfer.

The amount and type of benefits available under another approved arrangement may be different to this plan.

## What if I leave my benefits in this plan?

To help you decide whether to transfer, you should consider the possible future retirement benefits under this plan.

## What might the benefits be at retirement on 23 June 2017?

We can't predict what your pension fund might be when you retire because it depends on how well the investments do. But to give you an idea, we can show how different investment growth rates could affect the retirement income you eventually get. These are examples, not maximum or minimum amounts – and the value of your pension fund can go up or down and may be worth less than has been paid in.

The figures below illustrate what you might get back at retirement in 'today's money' which means they take inflation into account. Seeing the figures in this way shows you what they could be worth today. It's important to note that inflation reduces the worth of all savings and investments. The effect of this is shown in the table below and could mean the fund may reduce as well as grow in 'today's money'.

	If your fund reduces by 0.5% each year	If your fund grows by 2.4% each year	If your fund grows by 5.4% each year
Your pension fund could be	£55,100	£59,400	£63,900
If interest rates when you retire are	1.1%	3.1%	5.1%
you'll get either a retirement income each year of	£1,880	£2,780	£3,890
or up to 25% tax-free cash sum of	£13,700	£14,800	£15,900
plus a smaller retirement income each year of	£1,410	£2,080	£2,920

We've made some assumptions when estimating the values in the table above that:

- Your plan consists of 9,999 arrangements. This illustration is based on all of these being taken.
- Inflation is 2.5% a year until you're 55

We've also assumed your retirement income will:

- Be paid in instalments every month from 23 June 2017, for a minimum of 5 years and continue for the rest of your life
- Stay the same amount for the rest of your life

The level of retirement income you will be able to buy when you retire will depend on the size of your pension fund and market prices for buying a pension at the time.

We review the growth rates we use for illustrations regularly so these can change over time. Our charges may also change. You can choose the age at which you take your retirement income, this cannot normally be before the age of 55.

We will send you a statement each year which will allow you to keep track of your benefits.

## **What are the contributions?**

This illustration assumes the last contribution was paid in May 2009.

## **What would be paid on my death before retirement?**

We will pay the value of your fund.

In most cases this will be paid as a lump sum. However, it may be used to buy a pension.

## **Please bear in mind**

A tax charge may be payable if some or all of the value of benefits taken exceeds your Individual Lifetime Allowance.

The tax-free cash figures shown are based on 25% of the estimated pension fund. If you have a protected tax free cash entitlement, your maximum may be higher than 25%.

The size of the pension fund will depend on actual contributions made until retirement.

If you are considering taking your benefits in stages, please remember that:

- Each time an arrangement is taken to provide retirement benefits, the annuity rate used to calculate your pension could be higher or lower than that used to calculate any pension that is already being paid to you.
- Where arrangements are taken separately, a charge is made each time a pension is taken. This will result in higher charges than if a pension is taken from all your arrangements at the same time.

**HMRC legislation may significantly influence any future contributions and may also affect the amount of your benefits, how and when you take your benefits and how they are taxed.**



## Transfer Information Form

This is our standard transfer value information form used when we receive a request to transfer benefits away from Aviva. It is used in place of completing transfer questionnaires.

### Details of arrangement making the transfer

Individual Personal Pension

This scheme satisfies the requirements set out in Part 4 of the Finance Act 2004.

HMRC Registered Scheme Reference number: 00605426RG

### Individual's Details

Name: Neil Graham  
Plan number: TL94037719  
National Insurance Number: WM390463A  
Date of Birth: 23 June 1962  
Gender: Male  
Plan retirement date: 23 June 2017

### Protected Tax Free Cash

Protected tax free cash entitlement: £0.00

If you have any Tax Free Cash Protection under any other Personal Pension Plans with Aviva this may be affected if you transfer this policy.

### Transfer Value Details

Transfer value: £58,359.42

The transfer value is calculated as at 27 November 2014.

The transfer value is not guaranteed. The actual transfer value will be based on the unit prices that we next make available after we receive everything that we need.

*The Aviva customer team*

## Transfer payment instruction

Please return to: Aviva, PO Box 520, Norwich, NR1 3WG

**Name: N Graham**  
**Plan Number: TL94037719**

**Please make sure that this form is fully completed in BLOCK CAPITALS before returning it to Aviva, to avoid any delay in paying the transfer value.**

Payments will be made directly to your chosen pension provider.

**Payee:**  
*(this must be a pension provider)*

**Department:**

**Address:**

**Postcode**

**Contact Name (if known)**

**New policy number (if known)**

Aviva Life & Pensions UK Limited. Registered in England No 3253947. 2 Rougier Street, York, YO80 1UU.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm Reference Number 185896.

**Transfer illustration prepared for Mr N Graham - TL94037719**

**Date: 28th November 2014**

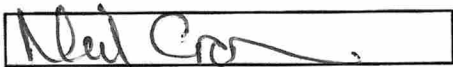
Please pay the transfer value in respect of the above mentioned plan.

I understand that:

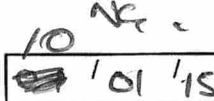
- the amount actually payable may differ from that shown in the illustration for the reasons explained in the transfer section
- once payment has been made for the whole of the plan, Aviva is no longer responsible for the plan
- once payment has been made for part of the plan, Aviva will only be responsible for the rest of the plan
- where any benefits remain with Aviva, liability for these will remain with them

**Please make sure this form is fully completed and signed in the box below. This will help us pay your benefits as quickly as possible.**

Signature of Planholder:



Date:



## Transfer out warranty

Please return to: Aviva, PO Box 520, Norwich, NR1 3WG

**Your Pension Select @ Aviva - TL94037719**

**Member name: Neil Graham**

### Transferring Scheme Details

Transferring Scheme: Individual Personal Pension

Plan number: TL94037719

**Please make sure that this document is fully completed in black ink and BLOCK CAPITALS before returning it to Aviva, to avoid any delay in settling the benefits.**

**To be completed by the Trustees/Administrator of the receiving scheme/contract.**

---

### Receiving Scheme details

Always complete

Receiving scheme / contract name

Receiving scheme / contract number (if known)

Name of bank:

Name in which account is held:

Account number:

--	--	--	--	--	--	--	--

Sort code:

--	--	--

--	--	--

--	--	--

BACS payment ref:

---

### Type of scheme

Please tick only one

Aviva Life & Pensions UK Limited. Registered in England No 3253947. 2 Rougier Street, York, YO90 1UU.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm Reference Number 165696.

Transfer illustration prepared for Mr N Graham - TL94037719

Date: 28th November 2014

- ☐ **Insured registered scheme (Now complete Section 1)**  
A scheme registered (or deemed registered) under Part 4 of the Finance Act 2004.
- ☐ **Self administered registered scheme (Now complete Section 2)**  
A registered scheme where the assets are invested, other than wholly by payment of insurance premiums, by the trustees, an in house investment manager or an external investment manager.
- ☐ **Buy out e.g. S32 or replacement contract (Now complete Section 3)**  
The purchase by trustees of a registered scheme of an insurance policy in the name of the member or other beneficiary, in lieu of entitlement to benefit from the scheme, following termination of the member's Pensionable Service.
- ☐ **Overseas scheme (Now complete Section 4)**  
Further information will be needed. Details will be supplied.
- ☐ **Retirement Annuity Contract (RAC) (Now complete Section 4)**
- ☐ **Other (Now complete Section 4)**
- ☐ **Statutory scheme (Now complete Section 5)**  
A scheme (usually in the public sector) established by an Act of Parliament.

---

**Section 1 - Complete for an insured registered scheme underwritten by a Life Office.**

Receiving scheme HM Revenue & Customs (HMRC) registration / approval reference number

The normal retirement age under the scheme is

Name of the receiving Life Office

Address




Aviva Life & Pensions UK Limited. Registered in England No 3253947. 2 Rougier Street, York, YO90 1UU.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm Reference Number 185696.

Is a copy of the HMRC registration/approval e-mail or letter attached?

Yes

☐

No

☐

**Now complete Section 5.**

---

**Section 2 - Complete for a self administered registered scheme**

Receiving scheme HM Revenue & Customs (HMRC) registration / approval reference number

The normal retirement age under the scheme is

Is a copy of the HMRC registration/approval e-mail or letter attached?

Yes

☐

No

☐

**Payment will only be made to you as Scheme Administrator of the Receiving Scheme.**

**Now complete Section 5.**

---

**Section 3 - Complete for a Buy out**

Please send a letter confirming:

- After receiving a transfer payment from this policy, you will issue a policy for the benefit of Mr Graham and/or his dependants.
- The policy that will be issued meets the requirements of section 153(8) of the Finance Act 2004. It will also be an appropriate annuity contract under section 19(4) of the Pension Schemes Act 1993.

**Now complete Section 5.**

---

**Section 4 - Complete for an overseas scheme, RAC or Other**

Receiving scheme approved by (tax authority)

Tax authority reference number

The normal retirement age under the scheme is

**Now complete Section 5.**

---

**Section 5 - Declaration on behalf of the receiving scheme**

I confirm that the above statements are true. On receipt and acceptance of the transfer, it will be applied to provide benefits for or in respect of the member under the receiving scheme in accordance with the appropriate regulations made under the Pension Schemes Act 1993.

Signed

Position

Aviva Life & Pensions UK Limited. Registered in England No 3253947. 2 Rougier Street, York, YO90 1UU.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm Reference Number 165896.

Transfer illustration prepared for Mr N Graham - TL94037719

Date: 28th November 2014

For and on behalf of the Trustees/Administrators of

Date

Aviva Life & Pensions UK Limited. Registered in England No 3253847. 2 Rougier Street, York, YO90 1UU.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Firm Reference Number 185896.

Transfer illustration prepared for Mr N Graham - TL94037719

Date: 28th November 2014