

Aviva Customer Retirement Centre  
PO Box 520  
Norwich  
NR1 3WG

27<sup>th</sup> July 2021

Via email and post: pensr70@aviva.com

**Plan: 30773541AR**  
**Aviva Personal Pension Plan**  
**Plan Holder Name: Mr Stephen Christopher Heath**

To Whom it May Concern,

Further to your letter dated 1<sup>st</sup> July 2021 addressed to Mr Heath, please accept this letter as confirmation that Stephen Heath wishes to transfer his funds to his pension scheme Joel 2 vs25-27 Pension Scheme, PSTR 20003485RA, tax registered 03/11/2020.

Please find enclosed completed:

1. Request to Transfer form
2. Pension Transfer Out Form
3. HMRC Tax Registration letter

We would be grateful if you may process Stephen's request at your earliest convenience to his pension scheme bank:

Account Name: Joel 2 vs 25-27 Pension Scheme  
Bank: Allied Irish Bank (GB)  
Account Number: 04919088  
Sort Code: 23-83-96

Should you have any queries, or require any further information, please do not hesitate to contact us.

Yours Faithfully,



Esther Salmon  
Scheme Administrator

Private and Confidential  
Mr S Heath  
254 Berglen Court  
7 Branch Road  
Limehouse  
London  
E14 7JZ

1 July 2021

### Any questions?

You can call us on

**Tel: 0800 056 3432**

**Fax: 0845 304 1122**

Monday–Friday 8am to 6pm

We may record or monitor your call

Or you can email us:

**pensr70@aviva.com**

Dear Mr Heath

### Request to transfer your policy

Thank you for your recent request. We recommend you seek financial advice from a regulated financial adviser before you make your decision.

We've enclosed the forms that we'll need to transfer your plan. Alternatively, the transfer can be requested through the Origo Options system. To see if this is possible, please speak to the provider you're thinking of transferring the benefits to.

Plan number

**30773541AR**

Plan holder

**Mr Stephen Heath**

### 1 - Request to Transfer an Aviva Personal Pension Plan form

- **You must complete this form.** It's important you check all the details to make sure they're correct. If any details need amending, please do this clearly and initial any changes.
- Please provide proof for any information you amend e.g. marriage certificate for change of name or recent utility bill for change of address.

Your fund value on

**30 June 2021** was:

**£5,499.10**

Remember fund values can go down as well as up.

### 2 - Pension Transfer Out form

- **This form must be completed by your chosen Pension Scheme.** Please don't complete this yourself. It's important they provide us with all the information requested on the form.
- If you send your completed form to them as well they can return both forms to us.
- We also need to see the receiving scheme's HM Revenue & Customs scheme approval letter.

### Enclosed

- Pension scam leaflet
- Request to transfer an Aviva Personal Pension Plan form
- Pension transfer out form

### How long will it take to transfer my policy?

Once we've received all of the information we need, the transfer will normally take place within 5 working days.

If you've not heard from us after 15 working days from the date you sent the forms to your scheme provider, we'd suggest you contact them first to check if they've sent us all the information.

**Aviva Customer Retirement Centre**  
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Norwich  
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## **Be aware of pension scams**

Most pension transfers are problem-free. However, there are a number of companies currently in the marketplace who are seeking to encourage pension holders to access their pension funds before age 55 or transfer their money to unregulated investments – also known as ‘pension scams’.

We’ve enclosed leaflets produced by The Pensions Regulator and the Financial Conduct Authority designed to give you some important information about the potential risks to your pension fund from pension scams.

## **We’re here to help**

If you have any questions, please call us on 0800 056 3432.

Yours sincerely

*The Aviva customer team*

# REQUEST TO TRANSFER AN AVIVA PERSONAL PENSION PLAN

To the Scheme Administrator of the Aviva Personal Pension Scheme Series N

Full Name of Policyholder	Policy Number
Mr Stephen Heath	30773541AR

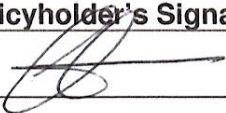
<b>Address</b>  254 Berglen Court 7 Branch Road Limehouse London E14 7JZ
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Date of Valuation	Total Transfer Value (which may fall or rise before the date on which transfer is completed)
30 June 2021	£5,499.10

I wish to transfer the above numbered policy to another pension provider and therefore request that you make a Direct Credit payment for the current bid value. The payment should be made to:

<b>(Please insert name and address of the new provider)</b>  RC Administration Ltd 1A Park Lane, Poynton Stockport cheshire SK12 1RD
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I exercise this option in accordance with the Scheme Documents and agree that payment of the sum described above by Aviva will discharge Aviva from it's obligation to make any further payments in respect of the plan. Any payment does not discharge Aviva for any act/error in dealing with the plan.

Policyholder's Signature	Date
	4/7/21



## PENSION TRANSFER OUT FORM

THE TRUSTEE OR ADMINISTRATOR OF THE RECEIVING SCHEME MUST  
COMPLETE BOXES 3, 4 AND 5 IF THE TRANSFER IS TO PROCEED

<b>Full Name of Policyholder</b>	<b>Policy Number</b>
Mr Stephen Heath	30773541AR

### 1. Information about the ceding Scheme

Name	Aviva Personal Pension Scheme Series N
Registration	The scheme is registered under Chapter 2 of Part 4 of the Finance Act 2004
Reference number	00605650RK

### 2. Information about the transfer

Values are not guaranteed and may fall or rise before the transfer proceeds
Total transfer value (T/V): £5,499.10
There are no exit penalties.
There are no guaranteed benefits.
There are no valuable benefits.
This transfer is not subject to a Pension Sharing Order.
This transfer is not subject to an Attachment Order.

### 3. Account details into which Direct Credit is to be paid

Account Name to be credited:	Joel 2 vs 25-27 Pension Scheme
Account Number:	04919088
Sort Code:	23-83-96

Allied Irish Bank (GB)  
Vantage Point, Hardman St  
Manchester M3 3PL

THE TRUSTEE OR ADMINISTRATOR OF THE RECEIVING SCHEME MUST  
COMPLETE BOXES 3, 4 AND 5 IF THE TRANSFER IS TO PROCEED


**4. Information about the receiving scheme**

Name of Scheme: Joel 2 vs 25-27 Pension Scheme  
Pension Scheme Tax Reference / PSO number: 20003485RA

**5. Declaration by the receiving scheme**

I confirm that the receiving scheme is a UK scheme registered under Chapter 2 of Part 4 of the Finance Act 2004.

I confirm that the information given above about the receiving scheme is correct and I am willing to accept the transfer value (and any further payments made to Aviva by NICO in respect of this policy)

Name ESTHER SALMON Signature 

Date 27/07/2021

Address Stamp 1A PARK LANE  
POYNTON  
CHESHIRE  
SK12 1RD

<b>Full Name of Policyholder</b>
Mr Stephen Heath

<b>Policy Number</b>
30773541AR



# HM Revenue & Customs

J31AB50064HMAA0000001816001001323000

RC Administration Limited  
1A Park Lane  
Poynton  
STOCKPORT  
SK12 1RD



**Pension Schemes Services**  
HM Revenue and Customs  
BX9 1GH

**Phone** 03000 519 617

**Web** [www.gov.uk](http://www.gov.uk)

**Date** 5 November 2020  
**PSTR** 20003485RA

Dear Sir or Madam

## Notification of registration for tax relief and exemptions

We have registered Joel 2 vs25-27 Pension Scheme on 3 November 2020. Tax relief and exemptions are due from this date.

This letter is a formal notification from HM Revenue and Customs. It tells you that we acknowledge you've registered the above pension scheme for tax reasons only and declared that the scheme is liable to pay tax. This letter has no other legal meaning.

Your Pension Scheme Tax Reference (PSTR) is 20003485RA. 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've shown that the scheme is an occupational and investment-regulated pension scheme. If the scheme stops being investment-regulated and/or changes its pension scheme structure, then you must tell us about the change using an event report. If there are any changes to the declarations you gave when applying to register the scheme, you should 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've told us that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this isn't the case, we may de-register the scheme.

Information is available in large print, audio and Braille formats.  
Text Relay service prefix number – 18001





## Authorised transfers

When you applied for registration 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 make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in line with section 169 of the Finance Act 2004. We will consider any transfer that isn't a recognised transfer as an unauthorised member payment.

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

You can get detailed guidance on pension liberation from The Pensions Regulator, which you may find useful when deciding if you should agree to a transfer request. Go to [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

## De-registration

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

If we find that any of the conditions in section 158 of the Finance Act 2004 apply then we may de-register the pension scheme. If we do, we would charge you a de-registration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it stopped being 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 about recognised transfers, unauthorised payments and de-registration in the Pensions Tax Manual (PTM). Go to [www.gov.uk](http://www.gov.uk) and search for 'Pensions Tax Manual'.

## 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 don't comply with section 270(3), or it appears to HMRC that you are not a fit and proper person, we may de-register the pension scheme.

If you contact us, we can deal with you more quickly if you quote our reference number and provide a daytime phone number.

Yours faithfully

## HM Revenue and Customs

If you need extra support, go to [www.gov.uk/dealing-hmrc-additional-needs](http://www.gov.uk/dealing-hmrc-additional-needs) For example if you have a disability, a mental health issue, or do not speak English/Welsh.