

254 Berglen Court
7 Branch Road
London
E14 7JZ

FAO - Esther Salmon
Office 12
Venture Wales Building
Pentrebach
Merthyr Tydfil
Wales CF48 4DR

21 November, 2020

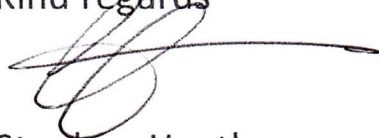
Reference: Transfer Documents for Stephen Heath Salam Policy

Dear Esther

Please find enclose filled-out and blank copies of the transfer documents (in case we made a mistake).

This is in relation to our SSAS, which is currently managed by Retirement Capital.

Kind regards

A handwritten signature in black ink, appearing to be 'S. Heath', with a long horizontal stroke extending to the right.

Stephen Heath

c.c. Liam Hillier – Opportunity10

PENSION TRANSFER - RECEIVING SCHEME/POLICY DECLARATION

(To be completed by the trustees or scheme administrators of the receiving
scheme or policy)

Part A complete in all cases

Sanlam Investments and Pensions Account/Policyholder (please insert)	STEPHEN CHRISTOPHER HEATH
Account/sub-account/policy Number(s) (please insert)	

Part B complete in all cases **RECEIVING SCHEME DETAILS**

Name of receiving scheme / provider	JOEL 2 vs 25-27 Pension Scheme
Receiving Scheme / Policy Number	
By cheque: Payee: Posting Address :	Or by BACS: Account Name: Joel 2 vs 25-27 Pension Scheme Bank Name: Allied Irish Bank (AIB) Bank Address: Sort Code: 23-83-96 Account Number: 04919088
Receiving Scheme Type:	1) Registered Defined Benefit Occupational Pension Scheme 2) Registered Defined Contribution Occupational Pension Scheme 3) Individual Personal Pension Scheme 4) Deferred Annuity Contract such as a S32 buy out policy 5) Qualifying Recognised Overseas Pension Scheme (Please circle)
Receiving Scheme - Pension Scheme Tax Reference Number	20003485RA
Is the receiving scheme able to accept transfers of crystallised funds currently being used to take income in the form of drawdown pension both before and after age 75?	<input checked="" type="radio"/> YES / NO / NOT APPLICABLE (Please circle)

Part C complete in all cases **RECEIVING SCHEME DECLARATION**

- A) We declare that the information provided in respect of the transfer is true and correct.
- B) We confirm that the transfer value is a recognised transfer as defined in Section 169 (1) of Finance Act 2004 and will be applied to provide relevant pension benefits that are consistent with HM Revenue and Customs conditions of registration.
- C) We confirm that;
- 1) the instruments or agreements by which the scheme is constituted do not entitle any scheme members to unauthorised payments, and
 - 2) no payments will be made under the scheme that would knowingly trigger an unauthorised payment to arise under pension tax legislation unless the trustees at their discretion decide to make such a payment in which event they will account for all associated tax charges.

Signature:	Name & Position:
Date: 21/11/20	Company Name:

- Please do not forward the information until you are ready to accept the transfer payment.
- The transfer funds may comprise of Policies providing drawdown. Please check you are able to accept the transfer payment.
- To be regarded as a recognised transfer, a capped drawdown pension must be paid as either capped drawdown pension or flexi-access drawdown after the transfer by the receiving scheme and a flexi-access drawdown as flexi-access drawdown.
- Only the specific sub-account/policy numbers quoted will be transferred.
- We can only pay the transfer values to other registered pension schemes and Qualifying Recognised Overseas Pension Schemes (QROPS). A transfer to a QROPS requires a separate declaration. If this is the case please contact us for a separate form.

Transfer Request Form

Sanlam Life & Pensions UK Limited and/or Sanlam Financial Services UK Limited (Sanlam Investments and Pensions)

To:

Account/Policyholder:
(please insert)

Sub-account/Policy Number(s):
(please insert)

STEPHEN CHRISTOPHER HEATH

P5055029M

Section 1 - Request

I, the member, request (in the case of all non retirement annuity contract policies) the directors of Sanlam Trustee Services UK Limited to instruct Sanlam Financial Services UK Limited or Sanlam Life & Pensions UK Limited to pay the value of the sub-account/policy(ies) to the receiving scheme named below in the manner requested by them. For retirement annuity contract policies I request Sanlam Life & Pensions UK Limited to amend the terms and conditions of my sub-account/policy(ies) as may be necessary to allow the transfer to be paid to the receiving scheme in the manner described above.

Section 2 - Data Protection

Sanlam Life & Pensions UK Limited, Sanlam Trustee Services UK Limited and Sanlam Financial Services UK Limited are each data controllers in their own right in respect of the personal data which you provide, which means we are responsible for deciding how we hold and use your personal data.

We take the security of your personal data very seriously and as data controllers we will only use your personal data in accordance with applicable data protection laws. Our Sanlam Privacy Statement explains how we use your personal data and can be obtained via our website at: www.sanlam.co.uk, or by email at: clientservices@sanlam.co.uk or by telephone on 0117 975 2222, Monday to Friday between 9am and 5pm (excluding bank holidays).

By completing and submitting this form you acknowledge you have received and read the Sanlam Privacy Statement.

Section 3 - Account/Policyholder's declaration and authority

I confirm I have had a recent valuation of the sub-account/policy(ies) stated above from Sanlam Investments and Pensions and I understand that the transfer value will be calculated by Sanlam Investments and Pensions when this request is received according to their current practice at that time.

I confirm I have received, read and understood the Financial Conduct Authority(FCA) Pension Scams leaflet.

I confirm my consent to this transfer and agree that full payment of the transfer amount by Sanlam Investments and Pensions shall constitute a discharge from their obligation to make payments under the sub-account / policy(ies). I understand that my consent will not prevent me from bringing a claim against Sanlam Investments and Pensions, in the event that any act or omission by them is established.

I further understand that if I am entitled to certain forms of Lifetime Allowance Protection, this may be lost if the transfer is not a "permitted transfer" as defined by HM Revenue & Customs

If I have a protected low pension age or a protected normal retirement age, which entitles me to take my pension benefits prior to age 55, this entitlement will only be retained if the transfer is part of a block transfer as defined by HM Revenue & Customs

If I am entitled to take lump sum rights in excess of 25% of the value of my pension fund, this will only be retained if the transfer is part of a block transfer as defined by HM Revenue & Customs. However, if this entitlement to a lump sum is in excess of £375,000 and I have Lifetime Allowance Protection, details regarding protected lump sum rights will take precedence.

If a tax charge or any other charge arises as a result of making this transfer, other than that which may arise from the negligence or wilful misconduct by Sanlam Investments and Pensions, I accept that I may be required to personally reimburse Sanlam Investments and Pensions on request for any such charge that may be levied.

I acknowledge that where the assets of my sub-account/policies are linked to a self-invested fund and the transfer payment is not being made in-specie, that the assets must be liquidated before the transfer can take place.

Where I am the Investment Manager, I confirm my instruction for the assets to be liquidated

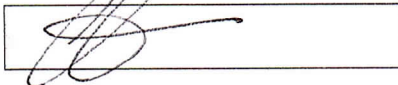
☐

Please tick as applicable

Where I am not the Investment Manager, I authorise Sanlam Trustee Services UK Limited and/or Sanlam Life & Pensions UK Limited to instruct the Investment Manager to liquidate the assets.

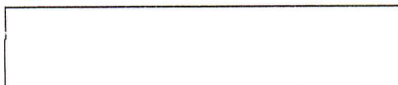
☒

Signed:



Date 20 Nov 2020

Trustees Signature if applicable (Retirement Annuity Contracts only)



Date

- If the policy is a Retirement Annuity Contract and subject to an individual trust, we also require the Trustees to sign this form. The Trustees should be satisfied that they may make the transfer.
- If there is an interested party for the policy we will require their authority to transfer the policy.

Sanlam Investments and Pensions reserves the right to require sight of such proofs of title to the policy(ies) and the benefits under them as it decides before accepting this request.

Please check you have completed the form in full and return it to: Sanlam Investments and Pensions, St Bartholomew's House, Lewins Mead, Bristol BS1 2NH.

PENSION TRANSFER - RECEIVING SCHEME/POLICY DECLARATION

(To be completed by the trustees or scheme administrators of the receiving
scheme or policy)

Part A complete in all cases

Sanlam Investments and Pensions Account/Policyholder (please insert)	
Account/sub-account/policy Number(s) (please insert)	

Part B complete in all cases **RECEIVING SCHEME DETAILS**

Name of receiving scheme / provider	
Receiving Scheme / Policy Number	
By cheque: Payee: Posting Address :	Or by BACS: Account Name: Bank Name: Bank Address: Sort Code: Account Number:
Receiving Scheme Type:	1) Registered Defined Benefit Occupational Pension Scheme 2) Registered Defined Contribution Occupational Pension Scheme 3) Individual Personal Pension Scheme 4) Deferred Annuity Contract such as a S32 buy out policy 5) Qualifying Recognised Overseas Pension Scheme (Please circle)
Receiving Scheme - Pension Scheme Tax Reference Number	
Is the receiving scheme able to accept transfers of crystallised funds currently being used to take income in the form of drawdown pension both before and after age 75?	YES / NO / NOT APPLICABLE (Please circle)

Part C complete in all cases **RECEIVING SCHEME DECLARATION**

A) We declare that the information provided in respect of the transfer is true and correct.
 B) We confirm that the transfer value is a recognised transfer as defined in Section 169 (1) of Finance Act 2004 and will be applied to provide relevant pension benefits that are consistent with HM Revenue and Customs conditions of registration.
 C) We confirm that;
 1) the instruments or agreements by which the scheme is constituted do not entitle any scheme members to unauthorised payments, and
 2) no payments will be made under the scheme that would knowingly trigger an unauthorised payment to arise under pension tax legislation unless the trustees at their discretion decide to make such a payment in which event they will account for all associated tax charges.

Signature:	Name & Position:
Date	Company Name

- Please do not forward the information until you are ready to accept the transfer payment.
- The transfer funds may comprise of Policies providing drawdown. Please check you are able to accept the transfer payment.
- To be regarded as a recognised transfer, a capped drawdown pension must be paid as either capped drawdown pension or flexi-access drawdown after the transfer by the receiving scheme and a flexi-access drawdown as flexi-access drawdown.
- Only the specific sub-account/policy numbers quoted will be transferred.
- We can only pay the transfer values to other registered pension schemes and Qualifying Recognised Overseas Pension Schemes (QROPS). A transfer to a QROPS requires a separate declaration. If this is the case please contact us for a separate form.

- We reserve the right to request further information, such as copies of the Trust Deed and Rules, any member scheme or promotional literature and HMRC Registration Certificate for the receiving scheme where a transfer is being paid to an occupational pension scheme.

Transfer Request Form

Sanlam Life & Pensions UK Limited and/or Sanlam Financial Services UK Limited (Sanlam Investments and Pensions)

To:

Account/Policyholder:
(please insert)

Sub-account/Policy Number(s):
(please insert)

Section 1 - Request

I, the member, request (in the case of all non retirement annuity contract policies) the directors of Sanlam Trustee Services UK Limited to instruct Sanlam Financial Services UK Limited or Sanlam Life & Pensions UK Limited to pay the value of the sub-account/policy(ies) to the receiving scheme named below in the manner requested by them. For retirement annuity contract policies I request Sanlam Life & Pensions UK Limited to amend the terms and conditions of my sub-account/policy(ies) as may be necessary to allow the transfer to be paid to the receiving scheme in the manner described above.

Section 2 - Data Protection

Sanlam Life & Pensions UK Limited, Sanlam Trustee Services UK Limited and Sanlam Financial Services UK Limited are each data controllers in their own right in respect of the personal data which you provide, which means we are responsible for deciding how we hold and use your personal data.

We take the security of your personal data very seriously and as data controllers we will only use your personal data in accordance with applicable data protection laws. Our Sanlam Privacy Statement explains how we use your personal data and can be obtained via our website at: www.sanlam.co.uk, or by email at: clientservices@sanlam.co.uk or by telephone on 0117 975 2222, Monday to Friday between 9am and 5pm (excluding bank holidays).

By completing and submitting this form you acknowledge you have received and read the Sanlam Privacy Statement.

Section 3 - Account/Policyholder's declaration and authority

I confirm I have had a recent valuation of the sub-account/policy(ies) stated above from Sanlam Investments and Pensions and I understand that the transfer value will be calculated by Sanlam Investments and Pensions when this request is received according to their current practice at that time.

I confirm I have received, read and understood the Financial Conduct Authority(FCA) Pension Scams leaflet.

I confirm my consent to this transfer and agree that full payment of the transfer amount by Sanlam Investments and Pensions shall constitute a discharge from their obligation to make payments under the sub-account / policy(ies). I understand that my consent will not prevent me from bringing a claim against Sanlam Investments and Pensions, in the event that any act or omission by them is established.

I further understand that if I am entitled to certain forms of Lifetime Allowance Protection, this may be lost if the transfer is not a "permitted transfer" as defined by HM Revenue & Customs

If I have a protected low pension age or a protected normal retirement age, which entitles me to take my pension benefits prior to age 55, this entitlement will only be retained if the transfer is part of a block transfer as defined by HM Revenue & Customs

If I am entitled to take lump sum rights in excess of 25% of the value of my pension fund, this will only be retained if the transfer is part of a block transfer as defined by HM Revenue & Customs. However, if this entitlement to a lump sum is in excess of £375,000 and I have Lifetime Allowance Protection, details regarding protected lump sum rights will take precedence.

If a tax charge or any other charge arises as a result of making this transfer, other than that which may arise from the negligence or wilful misconduct by Sanlam Investments and Pensions, I accept that I may be required to personally reimburse Sanlam Investments and Pensions on request for any such charge that may be levied.

I acknowledge that where the assets of my sub-account/policies are linked to a self-invested fund and the transfer payment is not being made in-specie, that the assets must be liquidated before the transfer can take place.

Where I am the Investment Manager, I confirm my instruction for the assets to be liquidated

☐

Please tick as applicable

Where I am not the Investment Manager, I authorise Sanlam Trustee Services UK Limited and/or Sanlam Life & Pensions UK Limited to instruct the Investment Manager to liquidate the assets.

☐

Signed:

Date

Trustees Signature if applicable (Retirement Annuity Contracts only)

Date

- If the policy is a Retirement Annuity Contract and subject to an individual trust, we also require the Trustees to sign this form. The Trustees should be satisfied that they may make the transfer.
- If there is an interested party for the policy we will require their authority to transfer the policy.

Sanlam Investments and Pensions reserves the right to require sight of such proofs of title to the policy(ies) and the benefits under them as it decides before accepting this request.

Please check you have completed the form in full and return it to: Sanlam Investments and Pensions, St Bartholomew's House, Lewins Mead, Bristol BS1 2NH.