

# TURNER NICKLIN WEALTH & ASSET MANAGEMENT LTD

Suite 12 Alnwick House 30 Dudley Road Manchester M16 8DT 0161-212-1586

Gavin Mc Closky  
Pension Practioner.com  
33-35 Daws Lane  
London  
NW7 4SD

Dear Gavin,

Re: M and B Pension Fund

I enclose the following documents

- Discharge Papers Mark Rowland Zurich P11159-246-001DKA, P12365-246-001/DL, P30644-826-P01/PB
- Discharge Papers Mark Rowland AEGON 9261243,9264427
- Discharge Papers Belinda Rowland AEGON 9263402,9261238

I have requested that the discharge papers for Mrs Rowland's Superannuation scheme come direct to yourselves; this information should be with you shortly.

I would be grateful if you could complete the sections relevant to yourselves and highlight the information Mr and Mrs Rowland need to complete and return to me, on receipt I will forward the completed documents to the relevant Pension Company.

Yours Sincerely

David Nicklin

Turner Nicklin Wealth and Asset Management Ltd

Mrs B Rowland  
6 Green Street  
Walshaw  
Bury  
Lancs  
BL8 3BJ

Your ref:  
Our ref: PP Claims  
Phone: 08456 10 00 10  
Fax: 0131 549 4225

Quote number: ETVQ00060437  
22 July 2010

Dear Mrs Rowland

**Contract type:** Personal Pension Plan  
**Plan number(s):** 9261238  
**HMRC Ref No / Pension Scheme Tax Ref No:**

**Planholder:** Mrs Berlinda Jayne Rowland

Thank you for your recent enquiry about the above plan. The information you asked for is detailed below:

Please note that the following figures aren't guaranteed and we've prepared them using the contributions paid, bid price and bonus rates (if applicable) as at 21 July 2010.

Plan number	Fund	Indexed	Current fund value	Fund payable on transfer
9261238	NPR	No	£52,060.57	£52,060.57
	PRP	No	£0.00	£0.00

**NPR - non-protected rights**

**PRP - protected rights**

The fund payable on transfer above includes the following:

Plan number	Market value reduction	Smoothing adjustment	Final bonus	Loyalty bonus
9261238	£0.00	£0.00	£0.00	£0.00

The current fund values quoted above don't include any market value reduction, smoothing adjustment, final bonus or loyalty bonus.

We don't guarantee the amount payable on transfer. The actual transfer value payable may vary from the quotation, as the value of the investments could fall as well as rise before we complete the transfer. We'll process the transfer after we've received all the completed documents. We'll calculate the actual transfer value on the date we've received all the necessary, completed documents.

An external transfer isn't classed as a benefit crystallisation event, so it won't be tested against the lifetime allowance.

You can find the other information you asked for on a separate sheet enclosed with this letter.

We aren't aware of any pension sharing or attachment order restrictions or bankruptcy proceedings on this plan at present.

You aren't entitled to a protected tax-free cash sum under this plan.

If the transfer is to go ahead, please complete the following forms in full and return them to this office according to the following instructions:

**Part 1 - Receiving scheme payment details**

To be completed by the administrators of the receiving scheme

**Part 2 - Pension transfer confirmation**

To be completed by the administrators of the receiving scheme

**Part 3 - AEGON transfer instruction**

To be completed by the planholder

Please note that any life assurance benefit and/or waiver of contribution cover attached to the plan will be cancelled when it's transferred or when you take your benefits.

Please note that it isn't our policy to complete transfer application forms or questionnaires as we include all necessary information in our settlement letter.

Just contact us on 08456 10 00 10 if you have any questions or need any other information. Please note that we can only transfer a plan once we've received all the relevant information and authorisation.

Yours sincerely



Ronnie Scott  
Head of Customer Service  
Individual Pensions & Investments

Encls



## Further information for plan number 9261238

Plan status: Live

Plan start date: 27/11/2006

Service end date: Not applicable

Contracted out: No

Contracted-out start date: Not applicable

Contracted-out end date: Not applicable

Regular contribution: £500.00 (gross)

Retirement date: 22/11/2027

Regular contribution fund choice:	fund mnemonic	fund name	percentage
	XN5	Newton 1.50%	10.00%
	SC5	UK Small 1.50%	10.00%
	ES5	Lazard EuroSml 1.50%	15.00%
	IL5	Index Linked 1.50%	10.00%
	XJ5	GLG STK MAN 1.50%	15.00%
	PY5	Property 1.50%	25.00%
	F5T	UK FI GL EQ TR 1.50%	15.00%

Current investment split:	fund mnemonic	fund name	init units	accum units
	F5T	UK FI GL EQ TR 1.50%		6082.44
	SC5	UK Small 1.50%		3228.76
	XJ5	GLG STK MAN 1.50%		5145.28
	PY5	Property 1.50%		7836.69
	ES5	Lazard EuroSml 1.50%		6466.28
	XN5	Newton 1.50%		4049.88
	IL5	Index Linked 1.50%		3689.11

Life assurance benefit: No

Sum assured: Not applicable

Current amount payable on death: £52,060.57

Guaranteed annuity rates: Not applicable



Planholder: Mrs Berlanda Jayne Rowland  
National Insurance Number: NP675122D

Quote number: ETVQ00060437  
Date of Birth: 22/11/1967

### Part 1 - Receiving scheme payment details

To be completed by the receiving scheme trustees or administrator

#### Transferring scheme details

Plan/Reference number(s):	9261238	Contract type:	Personal Pension Plan
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The transferring scheme(s) is / are a UK registered pension scheme.
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#### Receiving scheme details

Name of receiving scheme/provider:
Our reference: <i>(to be used on all correspondence and payments)</i>
Please confirm <i>either</i> : direct credit (preferred) <i>or</i> cheque details
Direct credit details: <i>(if appropriate)</i> Sort code:  Account number:  Account payee name:
Cheque details: <i>(if appropriate)</i> Cheque made payable to:  Address:   Reference to be included: <i>(ie plan number or member/planholder name)</i>

## Part 2 - Pension transfer confirmation

(Please do NOT complete if an open market option is required.)

1. We undertake that the receiving scheme is: *(please tick one only)*

- A. Registered defined benefit occupational pension scheme
- B. Registered defined contribution occupational pension scheme
- C. Individual personal pension scheme
- D. Unsecured pension plan

☐  
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☐

2. We are/are not\* able to accept contracted-out benefits.

3. Contracting-out basis: Defined benefit/Defined contribution .....

4. ASCN ..... ECON ..... SCON .....

5. Receiving scheme registration number .....

\* Delete as appropriate.

### Receiving scheme declaration

- a We declare that the information we have given above and overleaf is true and complete.
- b We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with the requirements of the Finance Act 2004.
- c If contracted-out benefits are being transferred, they will be applied to provide appropriate contracted-out benefits.
- d Where the transfer comes from an unsecured pension plan, we confirm that the transfer will be applied accordingly to provide income withdrawals.

Date:        \_\_ \_\_ / \_\_ \_\_ / \_\_ \_\_ \_\_ \_\_

Signed:        .....

Company name: .....

Position:        .....





### Part 3 - AEGON transfer instruction

Plan number(s):	9261238
Name:	Mrs Berlinda Jayne Rowland
Transfer value:	£52,060.57
Non-protected rights:	£52,060.57
Protected rights:	£0.00
Date of quote:	21/07/10

The transfer value is not guaranteed. The actual transfer value may vary from this quotation as the value of your investment could fall as well as rise before the transfer is completed. We'll calculate the actual transfer value at the date we receive all the necessary, completed documents.

Please complete the appropriate sections below.

#### *To be completed by the planholder*

I wish to transfer my benefits as follows:

- i Transfer both the **non-protected rights** and the **protected rights** to the receiving scheme/insurer below. Yes/No\*
- ii Transfer only the **non-protected rights** to the receiving scheme/insurer below. Yes/No\*
- iii Transfer only the **protected rights** to the receiving scheme/insurer below. Yes/No\*

Receiving scheme/insurer: .....

1. I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.
2. I agree that payment of the transfer value will be a full discharge of AEGON's liability in respect of the rights being transferred under all the plans shown above.

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Signed .....



## Scheme information factsheet

We can confirm that Scottish Equitable stakeholder pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004. As such, they meet the CAT Standards and all of the conditions set out in section 1 of the Welfare Reform and Pensions Act 1999 (ASCN: A7800026M, pension scheme tax reference: 00619024RG).

We can confirm that Scottish Equitable personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619022RA).

We can confirm that Scottish Equitable flexible personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619027RP for non-protected rights and ASCN: A7001070A, pension scheme tax reference: 00619022RA for protected rights).

We can confirm that section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that trustee-proposed section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Section 226 Plans are registered under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Occupational Pension schemes are registered under Chapter 2 of Part 4 of the Finance Act 2004.



**Zurich Assurance Ltd  
Uk Life Centre  
Station Road  
Swindon  
SN1 1EL**

**11 August 2010**

**Dear Sir Madam**

**RE: Life Assurance Policies held with Zurich / Allied Dunbar**

**I would be grateful if you would provide myself and my wife with the following information relating to my Life Assurance Plans held with Zurich/Allied Dunbar.**

- **Plan number**
- **Type of policy**
- **Level of cover life and critical illness**
- **Start and end date of policy**
- **Range of illnesses covered under my critical illness plans**
- **Information relating to the trusts**

**Yours Sincerely**

**Mark and Belinda Rowland  
6 Green Street  
Walshaw  
Bury  
Lancs  
BL8 3BJ**

Mrs B Rowland  
6 Green Street  
Walshaw  
Bury  
Lancs  
BL8 3BJ

Your ref:  
Our ref: PP Claims  
Phone: 08456 10 00 10  
Fax: 0131 549 4225  
Quote number: ETVQ00060439  
22 July 2010

Dear Mrs Rowland

<b>Contract type:</b>	<b>Plan number(s):</b>	<b>HMRC Ref No / Pension Scheme Tax Ref No:</b>
Personal Pension Plan	9263402	
<b>Planholder:</b>	Mrs Belinda Jayne Rowland	

Thank you for your recent enquiry about the above plan. The information you asked for is detailed below:

Please note that the following figures aren't guaranteed and we've prepared them using the contributions paid, bid price and bonus rates (if applicable) as at 21 July 2010.

Plan number	Fund	Indexed	Current fund value	Fund payable on transfer
9263402	NPR	No	£51,295.61	£51,295.61
	PRP	No	£0.00	£0.00

**NPR - non-protected rights**  
**PRP - protected rights**

The fund payable on transfer above includes the following:

Plan number	Market value reduction	Smoothing adjustment	Final bonus	Loyalty bonus
9263402	£0.00	£0.00	£0.00	£0.00

The current fund values quoted above don't include any market value reduction, smoothing adjustment, final bonus or loyalty bonus.

We don't guarantee the amount payable on transfer. The actual transfer value payable may vary from the quotation, as the value of the investments could fall as well as rise before we complete the transfer. We'll process the transfer after we've received all the completed documents. We'll calculate the actual transfer value on the date we've received all the necessary, completed documents.

An external transfer isn't classed as a benefit crystallisation event, so it won't be tested against the lifetime allowance.

You can find the other information you asked for on a separate sheet enclosed with this letter.

We aren't aware of any pension sharing or attachment order restrictions or bankruptcy proceedings on this plan at present.

You aren't entitled to a protected tax-free cash sum under this plan.

If the transfer is to go ahead, please complete the following forms in full and return them to this office according to the following instructions:

**Part 1 - Receiving scheme payment details**

To be completed by the administrators of the receiving scheme

**Part 2 - Pension transfer confirmation**

To be completed by the administrators of the receiving scheme

**Part 3 - AEGON transfer instruction**

To be completed by the planholder

Please note that any life assurance benefit and/or waiver of contribution cover attached to the plan will be cancelled when it's transferred or when you take your benefits.

Please note that it isn't our policy to complete transfer application forms or questionnaires as we include all necessary information in our settlement letter.

Just contact us on 08456 10 00 10 if you have any questions or need any other information. Please note that we can only transfer a plan once we've received all the relevant information and authorisation.

Yours sincerely



Ronnie Scott  
Head of Customer Service  
Individual Pensions & Investments

Encls



## Further information for plan number 9263402

Plan status: Live

Plan start date: 27/11/2006

Service end date: Not applicable

Contracted out: No

Contracted-out start date: Not applicable

Contracted-out end date: Not applicable

Regular contribution: £12,000.00 (gross)

Retirement date: 22/11/2027

Regular contribution fund choice:	fund mnemonic	fund name	percentage
	SC5	UK Small 1.50%	10.00%
	XJ5	GLG STK MAN 1.50%	15.00%
	PY5	Property 1.50%	25.00%
	IL5	Index Linked 1.50%	10.00%
	ES5	Lazard EuroSml 1.50%	15.00%
	XN5	Newton 1.50%	10.00%
	F5T	UK FI GL EQ TR 1.50%	15.00%

Current investment split:	fund mnemonic	fund name	init units	accum units
	PY5	Property 1.50%		7655.88
	SC5	UK Small 1.50%		3254.75
	IL5	Index Linked 1.50%		3535.21
	F5T	UK FI GL EQ TR 1.50%		5854.20
	XJ5	GLG STK MAN 1.50%		5117.57
	XN5	Newton 1.50%		3897.46
	ES5	Lazard EuroSml 1.50%		6687.39

Life assurance benefit: No

Sum assured: Not applicable

Current amount payable on death: £51,295.61

Guaranteed annuity rates: Not applicable



Planholder: Mrs Belinda Jayne Rowland  
National Insurance Number: NP675122D

Quote number: ETVQ00060439  
Date of Birth: 22/11/1967

### Part 1 - Receiving scheme payment details

To be completed by the receiving scheme trustees or administrator

#### Transferring scheme details

Plan/Reference number(s):	9263402	Contract type:	Personal Pension Plan
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The transferring scheme(s) is / are a UK registered pension scheme.
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#### Receiving scheme details

Name of receiving scheme/provider:
Our reference: <i>(to be used on all correspondence and payments)</i>
Please confirm <i>either</i> : direct credit (preferred) <i>or</i> cheque details
Direct credit details: <i>(if appropriate)</i> Sort code:  Account number:  Account payee name:
Cheque details: <i>(if appropriate)</i> Cheque made payable to:  Address:  Reference to be included: <i>(ie plan number or member/planholder name)</i>



## Part 2 - Pension transfer confirmation

(Please do NOT complete if an open market option is required.)

1. We undertake that the receiving scheme is: *(please tick one only)*

- A. Registered defined benefit occupational pension scheme
- B. Registered defined contribution occupational pension scheme
- C. Individual personal pension scheme
- D. Unsecured pension plan

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2. We are/are not\* able to accept contracted-out benefits.

3. Contracting-out basis: Defined benefit/Defined contribution .....

4. ASCN ..... ECON ..... SCON .....

5. Receiving scheme registration number .....

\* Delete as appropriate.

### Receiving scheme declaration

- a We declare that the information we have given above and overleaf is true and complete.
- b We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with the requirements of the Finance Act 2004.
- c If contracted-out benefits are being transferred, they will be applied to provide appropriate contracted-out benefits.
- d Where the transfer comes from an unsecured pension plan, we confirm that the transfer will be applied accordingly to provide income withdrawals.

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signed: .....

Company name: .....

Position: .....



### Part 3 - AEGON transfer instruction

Plan number(s):	9263402
Name:	Mrs Belinda Jayne Rowland
Transfer value:	£51,295.61
Non-protected rights:	£51,295.61
Protected rights:	£0.00
Date of quote:	21/07/10

The transfer value is not guaranteed. The actual transfer value may vary from this quotation as the value of your investment could fall as well as rise before the transfer is completed. We'll calculate the actual transfer value at the date we receive all the necessary, completed documents.

Please complete the appropriate sections below.

#### *To be completed by the planholder*

I wish to transfer my benefits as follows:

- i Transfer both the **non-protected rights** and the **protected rights** to the receiving scheme/insurer below. Yes/No\*
- ii Transfer only the **non-protected rights** to the receiving scheme/insurer below. Yes/No\*
- iii Transfer only the **protected rights** to the receiving scheme/insurer below. Yes/No\*

Receiving scheme/insurer: .....

1. I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.
2. I agree that payment of the transfer value will be a full discharge of AEGON's liability in respect of the rights being transferred under all the plans shown above.

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Signed .....



## **Scheme information factsheet**

We can confirm that Scottish Equitable stakeholder pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004. As such, they meet the CAT Standards and all of the conditions set out in section 1 of the Welfare Reform and Pensions Act 1999 (ASCN: A7800026M, pension scheme tax reference: 00619024RG).

We can confirm that Scottish Equitable personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619022RA).

We can confirm that Scottish Equitable flexible personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619027RP for non-protected rights and ASCN: A7001070A, pension scheme tax reference: 00619022RA for protected rights).

We can confirm that section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that trustee-proposed section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Section 226 Plans are registered under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Occupational Pension schemes are registered under Chapter 2 of Part 4 of the Finance Act 2004.

Tameside Metropolitan Borough  
Greater Manchester Pension Fund  
Concord Suite  
Tameside  
M43 6SF

11/08/2010

Dear Mrs linnane,

I refer to your recent letter regarding my request to transfer benefits. A transfer pack was issued in February 2010; the company I was using to facilitate this transaction have the transfer pack I have decided not to use this company's service.

I would be grateful if you would issue a duplicate transfer pack and send it to the company I have instructed to assist me with this transaction.

Gavin McClosky  
Pension Practioner .com  
33-35 Daws Lane  
London  
NW7 4SD



0800 634 4862

0208 711 2522

If you require any further information please do not hesitate to contact me.

Yours sincerely

Belinda Rowland  
6 Green Street  
Walshaw  
Bury  
Lancashire  
BL8 3BJ



Mr M Rowland  
6 Green Street  
Walshaw  
Bury  
Lancs  
BL8 3BJ

Your ref:  
Our ref: PP Claims  
Phone: 08456 10 00 10  
Fax: 0131 549 4225

Quote number: ETVQ00060435  
22 July 2010

Dear Mr Rowland

**Contract type:** Personal Pension Plan  
**Plan number(s):** 9261243  
**HMRC Ref No / Pension Scheme Tax Ref No:**

**Planholder:** Mr Mark Peter Rowland

Thank you for your recent enquiry about the above plan. The information you asked for is detailed below:

Please note that the following figures aren't guaranteed and we've prepared them using the contributions paid, bid price and bonus rates (if applicable) as at 21 July 2010.

Plan number	Fund	Indexed	Current fund value	Fund payable on transfer
9261243	NPR	No	£52,060.57	£52,060.57
	PRP	No	£0.00	£0.00

**NPR - non-protected rights**

**PRP - protected rights**

The fund payable on transfer above includes the following:

Plan number	Market value reduction	Smoothing adjustment	Final bonus	Loyalty bonus
9261243	£0.00	£0.00	£0.00	£0.00

The current fund values quoted above don't include any market value reduction, smoothing adjustment, final bonus or loyalty bonus.

We don't guarantee the amount payable on transfer. The actual transfer value payable may vary from the quotation, as the value of the investments could fall as well as rise before we complete the transfer. We'll process the transfer after we've received all the completed documents. We'll calculate the actual transfer value on the date we've received all the necessary, completed documents.

An external transfer isn't classed as a benefit crystallisation event, so it won't be tested against the lifetime allowance.

You can find the other information you asked for on a separate sheet enclosed with this letter.



We aren't aware of any pension sharing or attachment order restrictions or bankruptcy proceedings on this plan at present.

You aren't entitled to a protected tax-free cash sum under this plan.

If the transfer is to go ahead, please complete the following forms in full and return them to this office according to the following instructions:

**Part 1 - Receiving scheme payment details**

To be completed by the administrators of the receiving scheme

**Part 2 - Pension transfer confirmation**

To be completed by the administrators of the receiving scheme

**Part 3 - AEGON transfer instruction**

To be completed by the planholder

Please note that any life assurance benefit and/or waiver of contribution cover attached to the plan will be cancelled when it's transferred or when you take your benefits.

Please note that it isn't our policy to complete transfer application forms or questionnaires as we include all necessary information in our settlement letter.

Just contact us on 08456 10 00 10 if you have any questions or need any other information. Please note that we can only transfer a plan once we've received all the relevant information and authorisation.

Yours sincerely



Ronnie Scott  
Head of Customer Service  
Individual Pensions & Investments

Encls



## Further information for plan number 9261243

Plan status: Live

Plan start date: 27/11/2006

Service end date: Not applicable

Contracted out: No

Contracted-out start date: Not applicable

Contracted-out end date: Not applicable

Regular contribution: £500.00 (gross)

Retirement date: 03/08/2028

Regular contribution fund choice:	fund mnemonic	fund name	percentage
	SC5	UK Small 1.50%	10.00%
	F5T	UK FI GL EQ TR 1.50%	15.00%
	XN5	Newton 1.50%	10.00%
	PY5	Property 1.50%	25.00%
	IL5	Index Linked 1.50%	10.00%
	ES5	Lazard EuroSml 1.50%	15.00%
	XJ5	GLG STK MAN 1.50%	15.00%

Current investment split:	fund mnemonic	fund name	init units	accum units
	SC5	UK Small 1.50%		3228.76
	ES5	Lazard EuroSml 1.50%		6466.28
	IL5	Index Linked 1.50%		3689.11
	PY5	Property 1.50%		7836.69
	F5T	UK FI GL EQ TR 1.50%		6082.44
	XN5	Newton 1.50%		4049.88
	XJ5	GLG STK MAN 1.50%		5145.28

Life assurance benefit: No

Sum assured: Not applicable

Current amount payable on death: £52,060.57

Guaranteed annuity rates: Not applicable



Planholder: Mr Mark Peter Rowland  
National Insurance Number: NA479741C

Quote number: ETVQ00060435  
Date of Birth: 03/08/1963

### Part 1 - Receiving scheme payment details

To be completed by the receiving scheme trustees or administrator

#### Transferring scheme details

Plan/Reference number(s):	9261243	Contract type:	Personal Pension Plan
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The transferring scheme(s) is / are a UK registered pension scheme.

#### Receiving scheme details

Name of receiving scheme/provider:
Our reference: <i>(to be used on all correspondence and payments)</i>
Please confirm <i>either</i> : direct credit (preferred) <i>or</i> cheque details
Direct credit details: <i>(if appropriate)</i> Sort code:  Account number:  Account payee name:
Cheque details: <i>(if appropriate)</i> Cheque made payable to:  Address:  Reference to be included: <i>(ie plan number or member/planholder name)</i>

## Part 2 - Pension transfer confirmation

(Please do NOT complete if an open market option is required.)

1. We undertake that the receiving scheme is: *(please tick one only)*

- A. Registered defined benefit occupational pension scheme
- B. Registered defined contribution occupational pension scheme
- C. Individual personal pension scheme
- D. Unsecured pension plan

☐  
☐  
☐  
☐

2. We are/are not\* able to accept contracted-out benefits.

3. Contracting-out basis: Defined benefit/Defined contribution .....

4. ASCN ..... ECON ..... SCON .....

5. Receiving scheme registration number .....

\* Delete as appropriate.

### Receiving scheme declaration

- a We declare that the information we have given above and overleaf is true and complete.
- b We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with the requirements of the Finance Act 2004.
- c If contracted-out benefits are being transferred, they will be applied to provide appropriate contracted-out benefits.
- d Where the transfer comes from an unsecured pension plan, we confirm that the transfer will be applied accordingly to provide income withdrawals.

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signed: .....

Company name: .....

Position: .....



### Part 3 - AEGON transfer instruction

Plan number(s):	9261243
Name:	Mr Mark Peter Rowland
Transfer value:	£52,060.57
Non-protected rights:	£52,060.57
Protected rights:	£0.00
Date of quote:	21/07/10

The transfer value is not guaranteed. The actual transfer value may vary from this quotation as the value of your investment could fall as well as rise before the transfer is completed. We'll calculate the actual transfer value at the date we receive all the necessary, completed documents.

Please complete the appropriate sections below.

#### *To be completed by the planholder*

I wish to transfer my benefits as follows:

- i Transfer both the **non-protected rights** and the **protected rights** to the receiving scheme/insurer below. Yes/No\*
- ii Transfer only the **non-protected rights** to the receiving scheme/insurer below. Yes/No\*
- iii Transfer only the **protected rights** to the receiving scheme/insurer below. Yes/No\*

Receiving scheme/insurer: .....

1. I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.
2. I agree that payment of the transfer value will be a full discharge of AEGON's liability in respect of the rights being transferred under all the plans shown above.

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Signed .....





## Scheme information factsheet

We can confirm that Scottish Equitable stakeholder pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004. As such, they meet the CAT Standards and all of the conditions set out in section 1 of the Welfare Reform and Pensions Act 1999 (ASCN: A7800026M, pension scheme tax reference: 00619024RG).

We can confirm that Scottish Equitable personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619022RA).

We can confirm that Scottish Equitable flexible personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619027RP for non-protected rights and ASCN: A7001070A, pension scheme tax reference: 00619022RA for protected rights).

We can confirm that section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that trustee-proposed section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Section 226 Plans are registered under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Occupational Pension schemes are registered under Chapter 2 of Part 4 of the Finance Act 2004.

Mr M Rowland  
6 Green Street  
Walshaw  
Bury  
Lancs  
BL8 3BJ

Your ref:  
Our ref: PP Claims  
Phone: 08456 10 00 10  
Fax: 0131 549 4225

Quote number: ETVQ00060436  
22 July 2010

Dear Mr Rowland

**Contract type:**

Personal Pension Plan

**Plan number(s):**

9264427

**HMRC Ref No / Pension  
Scheme Tax Ref No:**

**Planholder:** Mr Mark Peter Rowland

Thank you for your recent enquiry about the above plan. The information you asked for is detailed below:

Please note that the following figures aren't guaranteed and we've prepared them using the contributions paid, bid price and bonus rates (if applicable) as at 21 July 2010.

Plan number	Fund	Indexed	Current fund value	Fund payable on transfer
9264427	NPR	No	£51,402.71	£51,402.71
	PRP	No	£0.00	£0.00

**NPR - non-protected rights**

**PRP - protected rights**

The fund payable on transfer above includes the following:

Plan number	Market value reduction	Smoothing adjustment	Final bonus	Loyalty bonus
9264427	£0.00	£0.00	£0.00	£0.00

The current fund values quoted above don't include any market value reduction, smoothing adjustment, final bonus or loyalty bonus.

We don't guarantee the amount payable on transfer. The actual transfer value payable may vary from the quotation, as the value of the investments could fall as well as rise before we complete the transfer. We'll process the transfer after we've received all the completed documents. We'll calculate the actual transfer value on the date we've received all the necessary, completed documents.

An external transfer isn't classed as a benefit crystallisation event, so it won't be tested against the lifetime allowance.

You can find the other information you asked for on a separate sheet enclosed with this letter.

We aren't aware of any pension sharing or attachment order restrictions or bankruptcy proceedings on this plan at present.

You aren't entitled to a protected tax-free cash sum under this plan.

If the transfer is to go ahead, please complete the following forms in full and return them to this office according to the following instructions:

**Part 1 - Receiving scheme payment details**

To be completed by the administrators of the receiving scheme

**Part 2 - Pension transfer confirmation**

To be completed by the administrators of the receiving scheme

**Part 3 - AEGON transfer instruction**

To be completed by the planholder

Please note that any life assurance benefit and/or waiver of contribution cover attached to the plan will be cancelled when it's transferred or when you take your benefits.

Please note that it isn't our policy to complete transfer application forms or questionnaires as we include all necessary information in our settlement letter.

Just contact us on 08456 10 00 10 if you have any questions or need any other information. Please note that we can only transfer a plan once we've received all the relevant information and authorisation.

Yours sincerely



Ronnie Scott  
Head of Customer Service  
Individual Pensions & Investments

Encls



## Further information for plan number 9264427

Plan status: Live

Plan start date: 28/11/2006

Service end date: Not applicable

Contracted out: No

Contracted-out start date: Not applicable

Contracted-out end date: Not applicable

Regular contribution: £12,000.00 (gross)

Retirement date: 03/08/2028

Regular contribution fund choice:	fund mnemonic	fund name	percentage
	PY5	Property 1.50%	25.00%
	SC5	UK Small 1.50%	10.00%
	F5T	UK FI GL EQ TR 1.50%	15.00%
	XJ5	GLG STK MAN 1.50%	15.00%
	ES5	Lazard EuroSml 1.50%	15.00%
	IL5	Index Linked 1.50%	10.00%
	XN5	Newton 1.50%	10.00%

Current investment split:	fund mnemonic	fund name	init units	accum units
	ES5	Lazard EuroSml 1.50%		6671.44
	XN5	Newton 1.50%		3893.58
	PY5	Property 1.50%		7750.72
	IL5	Index Linked 1.50%		3547.30
	SC5	UK Small 1.50%		3246.07
	XJ5	GLG STK MAN 1.50%		5107.46
	F5T	UK FI GL EQ TR 1.50%		5853.94

Life assurance benefit: No

Sum assured: Not applicable

Current amount payable on death: £51,402.71

Guaranteed annuity rates: Not applicable





Planholder: Mr Mark Peter Rowland  
National Insurance Number: NA479741C

Quote number: ETVQ00060436  
Date of Birth: 03/08/1963

### Part 1 - Receiving scheme payment details

To be completed by the receiving scheme trustees or administrator

#### Transferring scheme details

Plan/Reference number(s):	9264427	Contract type:	Personal Pension Plan
---------------------------	---------	----------------	-----------------------

The transferring scheme(s) is / are a UK registered pension scheme.

#### Receiving scheme details

Name of receiving scheme/provider:
Our reference: <i>(to be used on all correspondence and payments)</i>
Please confirm <i>either</i> : direct credit (preferred) <i>or</i> cheque details
Direct credit details: <i>(if appropriate)</i> Sort code:  Account number:  Account payee name:
Cheque details: <i>(if appropriate)</i> Cheque made payable to:  Address:  Reference to be included: <i>(ie plan number or member/planholder name)</i>



## Part 2 - Pension transfer confirmation

(Please do NOT complete if an open market option is required.)

1. We undertake that the receiving scheme is: *(please tick one only)*

- A. Registered defined benefit occupational pension scheme
- B. Registered defined contribution occupational pension scheme
- C. Individual personal pension scheme
- D. Unsecured pension plan

☐  
☐  
☐  
☐

2. We are/are not\* able to accept contracted-out benefits.

3. Contracting-out basis: Defined benefit/Defined contribution .....

4. ASCN ..... ECON ..... SCON .....

5. Receiving scheme registration number .....

\* Delete as appropriate.

### Receiving scheme declaration

- a We declare that the information we have given above and overleaf is true and complete.
- b We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with the requirements of the Finance Act 2004.
- c If contracted-out benefits are being transferred, they will be applied to provide appropriate contracted-out benefits.
- d Where the transfer comes from an unsecured pension plan, we confirm that the transfer will be applied accordingly to provide income withdrawals.

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signed: .....

Company name: .....

Position: .....



### Part 3 - AEGON transfer instruction

Plan number(s):	9264427
Name:	Mr Mark Peter Rowland
Transfer value:	£51,402.71
Non-protected rights:	£51,402.71
Protected rights:	£0.00
Date of quote:	21/07/10

The transfer value is not guaranteed. The actual transfer value may vary from this quotation as the value of your investment could fall as well as rise before the transfer is completed. We'll calculate the actual transfer value at the date we receive all the necessary, completed documents.

Please complete the appropriate sections below.

#### *To be completed by the planholder*

I wish to transfer my benefits as follows:

- i Transfer both the **non-protected rights** and the **protected rights** to the receiving scheme/insurer below. Yes/No\*
- ii Transfer only the **non-protected rights** to the receiving scheme/insurer below. Yes/No\*
- iii Transfer only the **protected rights** to the receiving scheme/insurer below. Yes/No\*

Receiving scheme/insurer: .....

1. I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.
2. I agree that payment of the transfer value will be a full discharge of AEGON's liability in respect of the rights being transferred under all the plans shown above.

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Signed .....



## Scheme information factsheet

We can confirm that Scottish Equitable stakeholder pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004. As such, they meet the CAT Standards and all of the conditions set out in section 1 of the Welfare Reform and Pensions Act 1999 (ASCN: A7800026M, pension scheme tax reference: 00619024RG).

We can confirm that Scottish Equitable personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619022RA).

We can confirm that Scottish Equitable flexible personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619027RP for non-protected rights and ASCN: A7001070A, pension scheme tax reference: 00619022RA for protected rights).

We can confirm that section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that trustee-proposed section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Section 226 Plans are registered under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Occupational Pension schemes are registered under Chapter 2 of Part 4 of the Finance Act 2004.

Zurich Assurance Ltd  
UK Life Centre, Station Road  
Swindon SN1 1EL  
Telephone: 01793 514514  
Fax: 01793 505572



Mr M Rowland  
6 Green Street  
Walshaw  
Bury  
Lancashire  
BL8 3BJ

Date: 23 July 2010

Dear Sir/Madam

**Transferring pension benefits: Mr Mark Rowland Plan number: P12365-246-001/DL**

Thank you for your recent request.

I enclose a transfer claim form and all the plan information needed to transfer the existing pension benefits for investment with another pension provider.

The transfer pack is only designed to transfer benefits for investment with another provider. It is not designed to transfer benefits to another provider to exercise an Open Market Option (OMO) in order to take immediate retirement benefits. If you want to take immediate retirement benefits, please ask for a retirement pack to ensure compliance with the current legislation.

**Other pension providers' application forms**

It is not our policy to complete other providers' application forms. I have enclosed all of the plan information and values needed. The values will be updated and sent again when the benefits are transferred to the new pension provider.

**Contracted out deduction (COD) calculation**

I have enclosed a COD calculation form completed with the relevant information. Please complete section 4 with your contact details and send it to the HM Revenue and Customs (HMRC) at the address on the top of the form.

01130000010000000

Zurich Assurance Ltd, authorised and regulated by the Financial Services Authority  
for its life assurance, pension and investment products. Registered in England 2456871.  
Registered Office: UK Life Centre, Station Road Swindon SN1 1EL

A member of the  Zurich Financial Services Group. [www.zurich.co.uk](http://www.zurich.co.uk)

**What we need to transfer the pension benefits**

To transfer the pension benefits to another pension provider we need the enclosed transfer claim form to be fully completed, signed and returned to us at:

Retirements and Transfers Payments Team  
Zurich Assurance Ltd  
UK Life Centre  
Station Road  
Swindon  
SN1 1EL

When returning the claim form, please mark any accompanying documentation "Retirements and Transfers Payments Team".

We will return the form if it is not fully completed and signed when we receive it.

**What we will do when we receive all our requirements**

We will process the transfer when we receive the fully completed transfer claim form and any requirements. We will then send the following to the new provider:

- the transfer payment
- the plan information needed to complete the transfer.

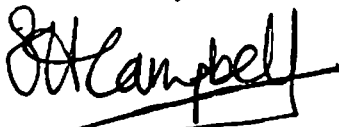
We will also send the customer:

- a letter confirming that the transfer payment has been made direct to the new provider.

We are currently updating our system with your change of address.

If you have any queries please contact us on 0870 2416996. Our lines are open from 8.30am to 5.30pm Monday to Friday - we'll be happy to help.

Yours faithfully



Sam Campbell  
Customer Services

**Enclosed**

- Full plan details including Current value statement
- Transfer claim form
- CA1555



Copy to: MR K BEST TAILORMADE FINANCIAL SOLUTIONS 5K2

03130000010000000

## Plan details

### Plan holder details

Name : Mr Mark Rowland

Address : Bentley Manor  
Bentley Hall Road  
High Street  
Bury  
Lancashire  
BL8 3AQ

Date of birth : 3 August 1963

National Insurance number : NA 47 97 41 C

Current salary : £12,600.00

### HMRC plan approval details

Zurich - Inland Revenue SF number : SF 87/003/1A

Zurich - ASCON number : A7001069T

Zurich Registered Pension Scheme number (PSTR number): : This is a registered pension scheme automatically registered by HM Revenue & Customs (HMRC) under Chapter 2 Part 4 of the Finance Act 2004 (as amended). Our registered number is 00605305RN.

## Plan summary

Plan type	: This plan is a Personal Pension Plan approved under Chapter IV of Part XIV of the Income and Corporation Taxes Act 1988.
Investment type	: This plan is unit linked and therefore its value will depend on a combination of the payments made and the performance of the selected pension funds. This plan has only been used to contract out of the State Second Pension (S2P). As this plan is not a with profits plan, market value adjustments and bonuses do not apply.
Can the plan be surrendered for cash?	: Under HM Revenue and Customs (HMRC) rules this pension plan cannot be surrendered for cash.
Selected retirement age	: 65
Plan commencement date	: 1 February 1989
Plan status	: Paid up
Renewal month	: February
Contracting out start date	: 6 April 1987
Contracting out end date	: 5 April 2009
Guaranteed annuity rates	: Guaranteed annuity rates do not apply to this type of plan.
Tax free cash	: At retirement you may take up to 25% of your fund as tax free cash. This is based on pension rules introduced in April 2006.

## Payments

### Current regular payments

Currently, no payments are being made to this plan.

### Total payments received

	Regular payments	Single payments	Protected rights payments
Personal payments :	£0.00	£0.00	
Employer payments :	£0.00	£0.00	
<b>Total</b> :	<b>£0.00</b>	<b>£0.00</b>	<b>£21,577.22</b>

The above payments include the cost of all benefits if applicable.

Have any Transfer Values been paid in? : No

## Trusts

- Non protected rights benefit written in trust? : This plan does not have a non protected rights element.
- Protected rights element written in trust? : No
- Additional trustees : None currently appointed
- Life cover element written in trust? : This plan does not have life cover.

## Assignments

- Life cover element of plan assigned? : There is no life cover on this plan.

## Notice of interest

- Notice of interest in tax free cash? : No

## Death benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

- Are there death benefits on this plan? : Yes
- Protected rights benefits : In the event of a valid claim, the value of the protected rights fund is used to provide a partner's or dependant's pension. A partner means your spouse or registered civil partner.
- If there is no partner or dependants, the benefits will be paid as a lump sum to either the estate, or to a trust established by the plan holder.



## Disability benefits

Are there disability benefits on this plan? : No

# Current value statement

## Value of the plan

### Protected rights

Pension fund	Units held	Price of one unit	Fund value
Managed AP (accumulation)	610.31	£70.579	£43,075.06

Current total fund value	£43,075.06
Current value of pre-97 protected rights	£25,032.75
Current value of post-97 protected rights	£18,042.31

### Current transfer value

The current transfer value of the protected rights fund is always the same as the current total fund value.

Total of all protected rights payments made to the plan	£21,577.22
---	------------

### Please note:

- The above figures are based on unit prices at 23 July 2010.
- The unit linked fund prices vary daily. These prices may go down as well as up.
- To change your choice of funds, please contact us for a fund switch form.

## Where the future payments will be invested

### Protected rights

Pension fund	Percentage
Managed AP	100%

# Plan charges

Name of charge	Rate/Amount	Explanation
Bid to offer spread	5% of all payments	Each allocable payment made to the plan is used to buy units. We buy the units at the purchase (offer) price. We value the units at the selling (bid) price. The selling price is approximately 5% less than the purchase price.
Annual management charge	¾% per year	<p>This charge covers the cost of the on-going investment and management of the pension funds (as opposed to the plan). It reduces the unit price of the fund as a whole by ¾% a year. Therefore the charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan.</p> <p>The charge applies to accumulation units but we reinvest the charge for accumulation units, therefore effectively this charge does not apply for this plan.</p>
Expense deduction	£1.35 monthly	This charge covers the day to day administration of the plan. We review this charge each year in line with increases to the Average Earnings Index. We deduct the charge each month from the units in the pension fund regardless of whether payments are being made at the time.
Allocation rate for single payments	<p>96% if the single payment is £2,000 or more.</p> <p>95% if the single payment is between £1000 and £1999.99.</p> <p>94% if the single payment is less than £1000.</p>	<p>The allocation rate is the percentage of the single payment we use to buy accumulation units for the fund.</p> <p>Dependent upon the level of the single payment made, we buy accumulation units at the rate shown in the rate/amount column.</p>

Name of charge	Rate/Amount	Explanation
Allocation rate for transfer values in	96%	<p>The allocation rate is the percentage of the transfer payment we use to buy accumulation units for the fund.</p> <p>For any transfer value above the company minimum into the plan the allocation rate is as shown in the rate/amount column.</p> <p>(If the transfer has not come from an occupational scheme of a previous employer this rate will increase to 102%).</p>
Allocation rate for protected rights payments.	<p>96% if protected rights payments are £1000 or above.</p> <p>95% if protected rights payments are between £500 and £999.99.</p> <p>94% if protected rights payments are less than £500.</p>	<p>The allocation rate is the percentage of the payment we use to buy accumulation units for the fund.</p> <p>If the plan is used to contract out of the State Second Pension (S2P), formerly known as the State Earnings Related Pension Scheme (SERPS), HM Revenue and Customs (HMRC) send us payments referred to as protected rights.</p> <p>Dependent upon the level of payments made, we buy accumulation units at the allocation rates shown in the rate/amount column.</p>
Fund switch charge	£55.74	<p>Existing funds are switched on a "bid price" to "bid price" basis. This means that the normal charges incurred when buying and selling stocks and shares are avoided.</p> <p>However, we do make a one-off charge shown in the rate/amount column to cover our administration costs. The funds are switched using the unit prices calculated the day after receipt of the fund switch request.</p> <p>There is no charge made for changing the fund allocation of future payments.</p>

Name of charge	Rate/Amount	Explanation
Transfer value and early retirement charge	This is the difference between current and transfer values.	There are no deductions taken from the current value if benefits are transferred or taken. The initial set up charges have already been paid.

### **Charge comparisons with stakeholder pension plans**

We will not be changing the charging structure on our existing generation of pension plans to that of Stakeholder products. The main reason for this is that the terms and conditions of the plan were set when the plan was issued and confirmed in the policy documents. These contracts have a charging structure that means that the majority of our plan holders will have already incurred most of or all of the initial charges on their plans, and existing payments and funds may be attracting lower charges than those in Stakeholder products.



## Personal Pension Plan - Transfer claim form

Please ensure that sections 2, 3.4 and 5 are completed by the adviser or receiving scheme and that any additional documents required are enclosed before returning the form. Please complete a transfer claim form for each plan to be transferred.

### Section 1: Plan holder personal details

Mr Mark Rowland  
Bentley Manor  
Bentley Hall Road  
High Street  
Bury  
Lancashire  
BL8 3AQ

Plan number: P12365-246-001/DL

Please confirm your date of birth

Please confirm your daytime telephone contact number

### Section 2: Details of benefits to be transferred

Protected rights only

☒

### Section 3: Details of receiving scheme - to be completed by the adviser or the receiving scheme

**Please note that the planholder must be either a member of the receiving scheme or the receiving scheme is the planholders own policy for the receiving scheme to accept the transfer.**

Please place a tick in the box next to the receiving scheme type:

1: A pension scheme that was fully approved by HM Revenue & Customs (HMRC) before 6 April 2006 and became a registered pension scheme on that date under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

2: A registered pension scheme under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

If the Scheme is one of the above, is it one of the following:

a. An Occupational Scheme which is a Contracted Out Salary Related (Final Salary) Scheme (COSR)? ☐

b. An Occupational Scheme which is a Contracted In Final Salary Scheme? ☐

Is the receiving scheme set up to accept protected rights? Y / N (please circle as appropriate)

We will be unable to transfer the protected rights benefits if the answer to the above question is No.

#### Section 4: Receiving scheme approval/registration - to be completed by the adviser or the receiving scheme

What is the HMRC Approval/Registration Number?

If the Scheme does not have a HMRC Approval/Registration number, please indicate type of Scheme

.....

#### Section 5: Payment details - to be completed by the adviser or the receiving scheme

Cheque payable to *:
Address:
Post code:
Reference:
Contact name:

\*This must be the provider /insurer of the receiving Scheme or, if there is no provider/insurer, the Scheme Administrator (for example, Trustees). If payment is to be made to the Scheme Administrator, documentary evidence showing the Scheme Administrator's link with the receiving scheme must be provided, for instance, a copy of the scheme's letter of approval/registration.

## Section 6: Declaration - to be completed by the plan holder

I understand that the final transfer value will be calculated on the next valuation date following receipt of all documentation and information required.

I accept that payment by Zurich Assurance Ltd. in accordance with this authority, shall constitute full satisfaction and discharge of all claims whatsoever, in law and in equity, and I undertake and agree to hold harmless and keep indemnified Zurich Assurance Ltd from and against all claims and demands of any person whatsoever by virtue of the said plan and all expenses arising there from.

I have not been made bankrupt since acquiring the plan.

Plan holder's

signature: ..... Name: Mark Rowland

Date: .....

Inland Revenue  
National Insurance Contributions Office  
Services to Pensions Industry  
Benton Park View  
Newcastle upon Tyne NE98 1ZZ

## Request for Contracted-out Deduction (COD) calculation - Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme

Appropriate Scheme Number (ASCN)

A	7	0	0	1	0	6	9	T
---	---	---	---	---	---	---	---	---

Fill in this form when a COD calculation is required.

When we receive this form we will give the amount of the COD based on the Minimum Contributions paid to or transferred into the Appropriate Personal Pension (APP)/Appropriate Personal Pension Stakeholder Pension (APPSHP) scheme with the Appropriate Scheme Number (ASCN) shown in part 5, column 2 of this form.

### 1 What to do now

Please:

- read part 2
- fill in parts 4 and 5 using *CAPITAL LETTERS*, and
- return the tear-off to us at the address shown above.

### 2 Guidance on completing part 5 of this form

Part 5	What to do
<b>Column 3</b> National Insurance number	Enter the relevant member's National Insurance number. If a National Insurance number is not known, enter the person's surname, full forename(s), date of birth and termination details on a separate form CA1555 so that we can trace their National Insurance number.
<b>Column 4</b> Surname	If a surname has changed in the last twelve months, also enter the previous surname.
<b>Column 7</b> Period of APP/APPSHP scheme membership	For the 'Effective date' enter <b>06.04</b> followed by the last two digits of the tax year in which the APP/APPSHP began. When an earlier transfer is involved, show the: <ul style="list-style-type: none"> <li>• earlier date on which Contracted-out employment began, or</li> <li>• start date of the earlier APP/APPSHP scheme membership.</li> </ul> For the 'Cancellation date' enter <b>05.04</b> followed by the last two digits of the tax year in which the APP/APPSHP ended. If the APP/APPSHP has not been cancelled show the 5 April of either the last or current tax year.
<b>Column 8</b> Date to which COD calculation should be revalued	Only fill in this column if revaluation is required after the cancellation date shown in column 7. The date should not be later than the end of the tax year.

### 3 Improving our service to you

We are always pleased to receive your comments and suggestions about how we can improve our service. Please contact us at the address or telephone number shown if you have any comments or are unhappy with our service.

#### How to contact us

If you need to contact us please call the Contracted-out Pensions Helpline on 084591 50150, textphone 084591 53296 (calls will be charged at local rates). Open 8.00 am to 5.00 pm Monday to Friday.





## 4 Your details

100

Figure 1. A schematic diagram of the experimental setup. The subject is seated in a chair, viewing a screen displaying a target (a red dot) and a starting point (a green dot). The subject's hand is positioned at the starting point, and the target is located at a distance of 10 cm from the starting point. The subject is instructed to move their hand from the starting point to the target. The screen is divided into two regions: a starting region (green) and a target region (red). The subject's hand is positioned at the starting point, and the target is located at a distance of 10 cm from the starting point. The subject is instructed to move their hand from the starting point to the target.

Figure 1 illustrates the experimental setup. A subject is seated at a table, viewing a video screen. A camera is positioned above the screen. A horizontal line is drawn on the screen, with a vertical line intersecting it. A horizontal line is also drawn on the table, with a vertical line intersecting it. The subject is looking at the video screen, which shows the horizontal line and the vertical line. The camera is positioned above the screen, and the subject is seated at the table.

9

Figure 1 illustrates the experimental setup. A participant is seated at a table, looking at a screen. The screen displays a horizontal line with a central point and two endpoints. The participant is asked to judge the length of the line. The diagram includes labels for the participant, the screen, and the line segments.

Postcode \_\_\_\_\_

\_\_\_\_\_



\_\_\_\_\_

5 Request for a Contracted-out Deduction calculation

1 TW 1-2

[illegible]

Zurich Assurance Ltd  
UK Life Centre, Station Road  
Swindon SN1 1EL  
Telephone: 01793 514514  
Fax: 01793 505572



Mr M Rowland  
6 Green Street  
Walshaw  
Bury  
Lancashire  
BL8 3BJ

Date: 23 July 2010

Dear Sir/Madam

**Transferring pension benefits: Mr Mark Rowland Plan number: P11159-246-001/DKA**

Thank you for your recent request.

I enclose a transfer claim form and all the plan information needed to transfer the existing pension benefits for investment with another pension provider.

The transfer pack is only designed to transfer benefits for investment with another provider. It is not designed to transfer benefits to another provider to exercise an Open Market Option (OMO) in order to take immediate retirement benefits. If you want to take immediate retirement benefits, please ask for a retirement pack to ensure compliance with the current legislation.

Please note that if the fund is transferred now, there will be a reduction in the capital unit holding. This is reflected in the transfer value figure quoted on the Current Value Statement.

**Other pension providers' application forms**

It is not our policy to complete other providers' application forms. I have enclosed all of the plan information and values needed. The values will be updated and sent again when the benefits are transferred to the new pension provider.

**Life Cover**

Any life cover benefits incorporated into this plan will stop if all the benefits are transferred to the new pension provider.

**Current payments into the plan**

Regular payments should not be cancelled until we have confirmed in writing that the benefits have been transferred to the new pension provider. This is because we must ensure that the last payment has been included in the transfer payment.

01100000007200000

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for its life assurance, pension and investment products. Registered in England 2456671.  
Registered Office: UK Life Centre, Station Road Swindon SN1 1EL

A member of the  Zurich Financial Services Group. [www.zurich.co.uk](http://www.zurich.co.uk)

**What we need to transfer the pension benefits**

To transfer the pension benefits to another pension provider we need the enclosed transfer claim form to be fully completed, signed and returned to us at:

Retirements and Transfers Payments Team  
Zurich Assurance Ltd  
UK Life Centre  
Station Road  
Swindon  
SN1 1EL

When returning the claim form, please mark any accompanying documentation "Retirements and Transfers Payments Team".

We will return the form if it is not fully completed and signed when we receive it.

**What we will do when we receive all our requirements**

We will process the transfer when we receive the fully completed transfer claim form and any requirements. We will then send the following to the new provider:

- the transfer payment
- the plan information needed to complete the transfer.

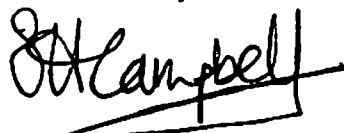
We will also send the customer:

- a letter confirming that the transfer payment has been made direct to the new provider.

We are currently updating our system with your change of address.

If you have any queries please contact us on 0870 2416996. Our lines are open from 8.30am to 5.30pm Monday to Friday - we'll be happy to help.

Yours faithfully



Sam Campbell  
Customer Services

**Enclosed**

- Full plan details including Current value statement
- Transfer claim form

### **Charge comparisons with stakeholder pension plans**

We will not be changing the charging structure on our existing generation of pension plans to that of Stakeholder products. The main reason for this is that the terms and conditions of the plan were set when the plan was issued and confirmed in the policy documents. These contracts have a charging structure that means that the majority of our plan holders will have already incurred most of or all of the initial charges on their plans, and existing payments and funds may be attracting lower charges than those in Stakeholder products.

Name of charge	Rate/Amount	Explanation
Allocation rate for single payments	<p>96% if the single payment is £2,000 or more.</p> <p>95% if the single payment is between £1000 and £1999.99.</p> <p>94% if the single payment is less than £1000.</p>	<p>The allocation rate is the percentage of the single payment we use to buy accumulation units for the fund.</p> <p>Dependent upon the level of the single payment made we buy accumulation units at the rate shown in the rate/amount column.</p>
Allocation rate for transfer values in	96%	<p>The allocation rate is the percentage of the transfer payment we use to buy accumulation units for the fund.</p> <p>For any transfer value above the company minimum into the plan the allocation rate is as shown in the rate/amount column.</p>
Fund switch charge	£55.74	<p>Existing funds are switched on a "bid price" to "bid price" basis. This means that the normal charges incurred when buying and selling stocks and shares are avoided.</p> <p>However, we do make a one-off charge shown in the rate/amount column to cover our administration costs. The funds are switched using the unit prices calculated the day after receipt of the fund switch request.</p> <p>There is no charge made for changing the fund allocation of future payments.</p>



Name of charge	Rate/Amount	Explanation
Bid to offer spread	5% of all payments	Each allocable payment made to the plan is used to buy units. We buy the units at the purchase (offer) price. We value the units at the selling (bid) price. The selling price is approximately 5% less than the purchase price.
Annual management charge	¾% per year of capital unit fund	<p>This charge covers the cost of the on-going investment and management of the pension funds (as opposed to the plan). It reduces the unit price of the fund as a whole by ¾% a year. Therefore the charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan.</p> <p>The charge applies to both capital and accumulation units but we reinvest the charge for accumulation units so there is effectively no reduction for accumulation units.</p>
Expense deduction	£5.17 monthly	This charge covers the day to day administration of the plan. We review this charge each year in line with increases to the Average Earnings Index. We deduct the charge each month from the units in the pension fund regardless of whether payments are being made at the time.
Allocation rate for regular payments	<p>100% up to ten years before the selected retirement age.</p> <p>105% in the ten years before the selected retirement age</p> <p>100% after the selected retirement age</p>	<p>The allocation rate is the percentage of the non protected rights payment we use to buy units for the fund. We buy units at the rate shown in the rate/amount column.</p> <p>In the last ten years before the selected retirement age we increase this to 105% of the investment payment. The additional 5% is added at no additional charge.</p> <p>100% of the payment is used to buy accumulation units if payments continue past the selected retirement age.</p>

## Plan charges

Name of charge	Rate/Amount	Explanation
Capital/accumulation units	3.5% per year of the value of the capital units.	<p>There are two types of unit that we can buy for the plan - capital and accumulation.</p> <p>The capital units have a charge of 3.5% of their value each year which we use to cover the costs of setting up the plan, or each new payment level to it.</p> <p>We deduct the charge by reducing the unit price for the fund as a whole, rather than from each individual plan. Therefore the charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan.</p> <p>This means that capital unit prices will grow at a rate generally 3.5% lower than accumulation unit prices.</p> <p>We buy capital units with any regular payments made in the first two years of a plan and for the first two years of any increase in payments. After this we buy accumulation units.</p> <p>For example if a plan started on 1 January 1994 at a payment level of £50.00 a month, we would have bought capital units on the whole amount until 31 December 1995, providing payments were made throughout this period. However, if payments were only made for one year, then stopped and restarted at a later date, the initial allocation period would need to be completed before we could buy accumulation units with the restarted payments. If the payments were then increased to £75.00, we would buy accumulation units with £50.00 and capital units with the additional amount of £25.00 until the £25.00 had passed through its own initial allocation period.</p> <p>At the selected retirement age, if benefits have not been taken we convert the value of capital units to an equal value of accumulation units. This means that we will reinvest the annual management charge on any unit holdings once the selected retirement age is reached.</p>

# Current value statement

## Value of the plan

### Non protected rights

Pension fund	Units held	Price of one unit	Fund value
Equity AP (accumulation)	25.35	£84.316	£2,137.41
Equity AP (capital)	16.58	£28.044	£464.96
Far East AP (accumulation)	65.76	£6.688	£439.80
Far East AP (capital)	34.08	£2.633	£89.73
Managed AP (accumulation)	37.78	£70.579	£2,666.47
Managed AP (capital)	46.61	£17.785	£828.95
<b>Current total fund value</b>			<b>£6,627.32</b>
<b>Current transfer value</b>			<b>£5,940.80</b>
<b>Total of all non protected rights payments made to the plan</b>			<b>£4,278.53</b>

### Please note:

- The above figures are based on unit prices at 23 July 2010.
- The unit linked fund prices vary daily. These prices may go down as well as up.
- To change your choice of funds, please contact us for a fund switch form.

## Where the future payments will be invested

### Non protected rights

Pension fund	Percentage
Equity AP	30%
Far East AP	10%
Managed AP	60%

## Disability benefits

Are there disability benefits on this plan? : No

Disability benefits : This plan does not have Waiver of Contribution (WOC) benefit, but it can be added subject to underwriting, providing payments are being made.

This benefit means that in the event of a valid claim and after a deferred period, we could make the payments on the plan holder's behalf if they cannot work or earn a living due to disability.

The cost of the cover is linked to the level of payments being made.

WOC benefit cannot be added or increased at the age of 55 or over.

Disability benefits : If regular payments are started, Waiver of Contribution (WOC) benefit can be added subject to underwriting, providing payments are being made.

This benefit means that in the event of a valid claim and after a deferred period, we could make the payments on the plan holder's behalf if they cannot work or earn a living due to disability.

The cost of the cover is linked to the level of payments being made.

WOC benefit cannot be added or increased at the age of 55 or over.

## Death benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

Are there death benefits on this plan? : Yes

Non protected rights benefits : In the event of a valid claim, we would pay the value of the accumulation units.

This plan includes the Contribution Protection Benefit which protects the capital units in the fund. This means the payments made towards the capital units can be included in the amount we pay out in the event of a claim.

This benefit costs £0.57 per month. Each year we review the cost of this benefit to make sure that it covers the value of the capital units in the fund.

Without the Contribution Protection Benefit we would pay only the value of the accumulation units.

## Trusts

Non protected rights benefit written in trust? : No

Additional trustees : None currently appointed

Life cover element written in trust? : This plan does not have life cover.

## Assignments

Life cover element of plan assigned? : There is no life cover on this plan.

## Notice of interest

Notice of interest in tax free cash? : No



## Payments

### Current regular payments

Currently, no payments are being made to this plan.

### Total payments received

		Regular payments	Single payments
Personal payments	:	£4,278.53	£0.00
Employer payments	:	£0.00	£0.00
Total	:	£4,278.53	£0.00

The above payments include the cost of all benefits if applicable.

Have any Transfer Values been paid in? : No

## Plan summary

Plan type	: This plan is a Retirement Annuity Contract approved under Chapter III of Part XIV of the Income and Corporation Taxes Act 1988.
Investment type	: This plan is unit linked and therefore its value will depend on a combination of the payments made and the performance of the selected pension funds. As this plan is not a with profits plan, market value adjustments and bonuses do not apply.
Can the plan be surrendered for cash?	: Under HM Revenue and Customs (HMRC) rules this pension plan cannot be surrendered for cash.
Selected retirement age	: 60
Plan commencement date	: 1 October 1987
Plan status	: Paid up
Renewal month	: October
Contracting out start date	: It is not possible to contract out using this plan.
Guaranteed annuity rates	: Guaranteed annuity rates do not apply to this type of plan.
Tax free cash	: At retirement you may take up to 25% of your fund as tax free cash. This is based on pension rules introduced in April 2006.

## Plan details

### Plan holder details

Name : Mr Mark Rowland

Address : Bentley Manor  
Bentley Hall Road  
High Street  
Bury  
Lancashire  
BL8 3AQ

Date of birth : 3 August 1963

National Insurance number : NA 47 97 41 C

Current salary : Unknown

### HMRC plan approval details

Zurich - Inland Revenue SF number : SF 56/142/29

Zurich Registered Pension Scheme number (PSTR number): : This is a registered pension scheme automatically registered by HM Revenue & Customs (HMRC) under Chapter 2 Part 4 of the Finance Act 2004 (as amended). The registered number is P11159-246-001/DKA.

Copy to: MR K BEST TAILORMADE FINANCIAL SOLUTIONS 5K2

03100000007200000

## Retirement Annuity Contract - Transfer claim form

Please ensure that sections 2, 3, 4 and 5 are completed by the adviser or receiving scheme and that any additional documents required are enclosed before returning the form. Please complete a transfer claim form for each plan to be transferred.

### Section 1: Plan holder personal details

Mr Mark Rowland  
Bentley Manor  
Bentley Hall Road  
High Street  
Bury  
Lancashire  
BL8 3AQ

Plan number: P11159-246-001/DKA

Please confirm your date of birth

Please confirm your daytime telephone contact number

### Section 2: Details of receiving scheme - to be completed by the adviser or the receiving scheme

Please note that, for the receiving scheme to accept the transfer, the planholder must be either a member of the receiving scheme, with the transfer being invested for the planholder, or the receiving scheme is the planholder's own policy.

Please place a tick in the box next to the receiving scheme type:

1: A pension scheme that was fully approved by HM Revenue & Customs (HMRC) before 6 April 2006 and became a registered pension scheme on that date under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

2: A registered pension scheme under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

If the Scheme is one of the above, is it one of the following;

a. An Occupational Scheme which is a Contracted Out Salary Related (Final Salary) Scheme (COSR)?

☐

b. An Occupational Scheme which is a Contracted In Final Salary Scheme?

☐

### Section 3: Receiving scheme approval - to be completed by the adviser or the receiving scheme

What is the HMRC Approval/Registration Number?

If the Scheme does not have a HMRC Approval/Registration number, please indicate type of Scheme

.....

### Section 4: Payment details - to be completed by the adviser or the receiving scheme

Cheque payable to *:
Address:
Post code:
Reference:
Contact name:

\*This must be the provider /insurer of the receiving Scheme or, if there is no provider/insurer, the Scheme Administrator (for example, Trustees). If payment is to be made to the Scheme Administrator, documentary evidence showing the Scheme Administrator's link with the receiving scheme must be provided, for instance, a copy of the scheme's letter of approval/registration.

### Section 5: Declaration - to be completed by the plan holder

I request that the plan is endorsed with Zurich Assurance Ltd's standard terms and conditions for the making of transfer payments (a copy of the Endorsement is available on request). I understand that the final transfer value will be calculated on the next valuation date following receipt of all documentation and information required. I accept that payment by Zurich Assurance Ltd, in accordance with this authority, shall constitute full satisfaction and discharge of all claims whatsoever, in law and in equity, and I undertake and agree to hold harmless and keep indemnified Zurich Assurance Ltd from and against all claims and demands of any person whatsoever by virtue of the said plan and all expenses arising there from.

I have not been made bankrupt since acquiring the plan.

I/we accept that the transfer value will be transferred free of trust and will no longer form part of the trust property.

Plan holder's

signature: ..... Name: Mark Rowland

Date: .....

Zurich Assurance Ltd  
UK Life Centre, Station Road  
Swindon SN1 1EL  
Telephone: 01793 514514  
Fax: 01793 505572



Mr M Rowland  
6 Green Street  
Walshaw  
Bury  
Lancashire  
BL8 3BJ

Date: 23 July 2010

Dear Sir/Madam

**Transferring pension benefits: Mr Mark Rowland Plan number: P30644-826-P01/PB**

Thank you for your recent request.

I enclose a transfer claim form and all the plan information needed to transfer the existing pension benefits for investment with another pension provider.

The transfer pack is only designed to transfer benefits for investment with another provider. It is not designed to transfer benefits to another provider to exercise an Open Market Option (OMO) in order to take immediate retirement benefits. If you want to take immediate retirement benefits, please ask for a retirement pack to ensure compliance with the current legislation.

**Other pension providers' application forms**

It is not our policy to complete other providers' application forms. I have enclosed all of the plan information and values needed. The values will be updated and sent again when the benefits are transferred to the new pension provider.

**Current payments into the plan**

Regular payments should not be cancelled until we have confirmed in writing that the benefits have been transferred to the new pension provider. This is because we must ensure that the last payment has been included in the transfer payment.



**What we need to transfer the pension benefits**

To transfer the pension benefits to another pension provider we need the enclosed transfer claim form to be fully completed, signed and returned to us at:

Retirements and Transfers Payments Team  
Zurich Assurance Ltd  
UK Life Centre  
Station Road  
Swindon  
SN1 1EL

When returning the claim form, please mark any accompanying documentation "Retirements and Transfers Payments Team".

We will return the form if it is not fully completed and signed when we receive it.

**What we will do when we receive all our requirements**

We will process the transfer when we receive the fully completed transfer claim form and any requirements. We will then send the following to the new provider:

- the transfer payment
- the plan information needed to complete the transfer.

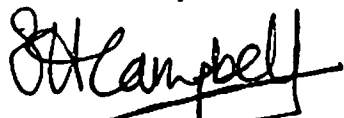
We will also send the customer:

- a letter confirming that the transfer payment has been made direct to the new provider.

We are currently updating our system with your change of address.

If you have any queries please contact us on 0870 2416996. Our lines are open from 8.30am to 5.30pm Monday to Friday - we'll be happy to help.

Yours faithfully



Sam Campbell  
Customer Services

**Enclosed**

- Full plan details including Current value statement
- Transfer claim form

Copy to: MR K BEST TAILORMADE FINANCIAL SOLUTIONS 5K2

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## Plan details

### Plan holder details

Name : Mr Mark Rowland

Address : Bentley Manor  
Bentley Hall Road  
High Street  
Bury  
Lancashire  
BL8 3AQ

Date of birth : 3 August 1963

National Insurance number : NA 47 97 41 C

Current salary : £45,000.00

### HMRC plan approval details

Zurich - Inland Revenue SF number : SF 87/003/1A

Zurich - ASCON number : A7001069T

Zurich Registered Pension Scheme number (PSTR number): : This is a registered pension scheme automatically registered by HM Revenue & Customs (HMRC) under Chapter 2 Part 4 of the Finance Act 2004 (as amended). Our registered number is 00605305RN.

## Plan summary

Plan type	: This plan is a Personal Pension Plan approved under Chapter IV of Part XIV of the Income and Corporation Taxes Act 1988.
Investment type	: This plan is unit linked and therefore its value will depend on a combination of the payments made and the performance of the selected pension funds. As this plan is not a with profits plan, market value adjustments and bonuses do not apply.
Can the plan be surrendered for cash?	: Under HM Revenue and Customs (HMRC) rules this pension plan cannot be surrendered for cash.
Selected retirement age	: 60
Plan commencement date	: 1 October 1997
Plan status	: In force
Renewal month	: November
Non protected rights start date	: 1 October 1997
Contracting out start date	: The plan holder has never contracted out under this plan.
Guaranteed annuity rates	: Guaranteed annuity rates do not apply to this type of plan.
Tax free cash	: At retirement you may take up to 25% of your fund as tax free cash. This is based on pension rules introduced in April 2006.

## Payments

### Current regular payments

	Current monthly payments
Personal payments :	£307.06
Basic rate tax relief :	£76.76
Subtotal :	£383.82
Employer payments :	£0.00
<b>Total :</b>	<b>£383.82</b>

### Total payments received

	Regular payments	Single payments
Personal payments :	£25,801.68	£0.00
Basic rate tax relief :	£7,034.00	£0.00
Subtotal :	£32,835.68	£0.00
Employer payments :	£1,050.00	£0.00
<b>Total :</b>	<b>£33,885.68</b>	<b>£0.00</b>

The above payments include the cost of all benefits if applicable.

Last regular personal payment received : 1 July 2010

Are the regular payments indexed? : Yes

What rate are payments indexed? : 5%

Have any Transfer Values been paid in? : No

## Trusts

Non protected rights benefit written in trust? : Yes

Trustee details for non protected rights benefit : Mrs Belinda Rowland  
Mrs Julie Applebee

Protected rights element written in trust? : This plan does not have a protected rights element.

Life cover element written in trust? : This plan does not have life cover.

## Assignments

Life cover element of plan assigned? : There is no life cover on this plan.

## Notice of interest

Notice of interest in tax free cash? : No

## Death benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

Are there death benefits on this plan? : Yes

Non protected rights benefits : In the event of a valid claim, we would pay the value of the non protected rights fund. This amount may be enhanced within the Contribution Payment Term if regular payments have been made. There is no charge for this benefit.

## Disability benefits

Please note - the following information is a summary only. Please refer to the plan terms and conditions for full details.

Are there disability benefits on this plan? : Yes

Disability benefits : This plan has Waiver of Contribution (WOC) benefit.

This means that in the event of a valid claim and after a deferred period of 3 months, we could make the payments on the plan holder's behalf if they cannot work or earn a living due to disability.

The cover this benefit provides is linked to the level of payments and currently costs £13.87 monthly.

WOC benefit cannot be added or increased at the age of 60 or over.



# Current value statement

## Value of the plan

### Non protected rights

Pension fund	Units held	Price of one unit	Fund value
Managed AP (accumulation)	14387.48	£2.508	£36,083.79
<b>Current total fund value</b>			<b>£36,083.79</b>
<b>Current transfer value</b>			<b>£36,083.79</b>
<b>Total of all non protected rights payments made to the plan</b>			<b>£33,885.68</b>

### Please note:

- The above figures are based on unit prices at 23 July 2010.
- The unit linked fund prices vary daily. These prices may go down as well as up.
- To change your choice of funds, please contact us for a fund switch form.

## Where the future payments will be invested

### Non protected rights

Pension fund	Percentage
Managed AP	100%

# Plan charges

Name of charge	Rate/Amount	Explanation
Bid to offer spread	5% of all payments	Each allocable payment made to the plan is used to buy units. We buy the units at the purchase (offer) price. We value the units at the selling (bid) price. The selling price is approximately 5% less than the purchase price.
Reduced Allocation Period	The Rate/Amount is dependent on the Contribution Payment Term (CPT) that has been selected.	<p>The length of the Reduced Allocation Period (RAP) is the same in months as the Contribution Payment Term (CPT) is in years up to a maximum of 30 months. The CPT is the length of time the plan holder has agreed to make non protected rights payments into the plan.</p> <p>For example if the CPT is 23 years, the RAP will be 23 months. During this period we use 35% of the regular investment payments to buy units in the chosen fund(s). The remainder covers the costs of setting up the plan/each new investment level to it. We round the RAP up if the CPT is not a whole year and the number of months is six or more, and down if under six.</p> <p>When the RAP has ended we increase the allocation rate to 105% of the payment for the rest of the CPT. The additional 5% is added at no additional charge. This means that for every one month of RAP, there are eleven months of 105% allocation.</p>
Annual management charge	1% of fund value after CPT	<p>This covers the cost of the on-going investment and management of the pension funds (as opposed to the plan). It reduces the unit price of the fund as a whole by 1% a year. Therefore the charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan.</p> <p>For regular non protected rights payments we reinvest the charge in the fund during the CPT.</p>
Expense deduction	£2.59 monthly	For regular non protected rights payments, the indexed policy charge is applied during the CPT and stopped again when the CPT ends. The CPT is the amount of time the plan holder has agreed to make payments into their plan.

Name of charge	Rate/Amount	Explanation
Allocation rate for single payments	The allocation rate is 100%. Administration charge of £87.43 for the first single payment and £69.93 for single payments thereafter.	<p>The allocation rate is the percentage of the payment we use to buy accumulation units for the fund.</p> <p>On any single payment(s), we will buy accumulation units. These units have a 1% annual management charge. The charge is taken from the growth within the investment fund(s), as opposed to a monetary deduction from the individual plan, at the allocation rate shown in the rate/amount column.</p> <p>We also apply a one-off administration charge for the first single payment and a charge for all single payments thereafter. We review this each year in line with increases to the Average Earnings Index.</p>
Allocation rate for transfer values in	100%	The allocation rate is the percentage of the payment we use to buy accumulation units. These units have a 1% annual management charge. The charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan. For any transfer value made into the plan the allocation rate is as shown in the rate/amount column.
Allocation rate for protected rights payments.	100%	<p>The allocation rate is the percentage of the payment we use to buy accumulation units for the fund. These units have a 1% annual management charge. The charge is taken from the growth within the investment fund(s) as opposed to a monetary deduction from the individual plan.</p> <p>If the plan is used to contract out of the State Second Pension (S2P), formerly known as the State Earnings Related Pension Scheme (SERPS) HM Revenue and Customs (HMRC) send us payments referred to as protected rights. We use these payments to buy accumulation units at the allocation rate shown in the rate/amount column.</p>

Name of charge	Rate/Amount	Explanation
Fund switch charge	£55.74	<p>Existing funds are switched on a "bid price" to "bid price" basis. This means that the normal charges incurred when buying and selling stocks and shares are avoided.</p> <p>However, we do make a one-off charge shown in the rate/amount column to cover our administration costs. The funds are switched using the unit prices calculated the day after receipt of the fund switch request.</p> <p>There is no charge made for changing the fund allocation of future payments.</p>
Transfer value and early retirement charge	This is the difference between current and transfer values.	There are no deductions taken from the current value if benefits are transferred or taken. The initial set up charges have already been paid.

#### Charge comparisons with stakeholder pension plans

We will not be changing the charging structure on our existing generation of pension plans to that of Stakeholder products. The main reason for this is that the terms and conditions of the plan were set when the plan was issued and confirmed in the policy documents. These contracts have a charging structure that means that the majority of our plan holders will have already incurred most of or all of the initial charges on their plans, and existing payments and funds may be attracting lower charges than those in Stakeholder products.

## Personal Pension Plan - Transfer claim form

Please ensure that sections 2, 3.4 and 5 are completed by the adviser or receiving scheme and that any additional documents required are enclosed before returning the form. Please complete a transfer claim form for each plan to be transferred.

### Section 1: Plan holder personal details

Mr Mark Rowland  
Bentley Manor  
Bentley Hall Road  
High Street  
Bury  
Lancashire  
BL8 3AQ

Plan number: P30644-826-P01/PB

Please confirm your date of birth

Please confirm your daytime telephone contact number

### Section 2: Details of benefits to be transferred

Non protected rights only

☒

### Section 3: Details of receiving scheme - to be completed by the adviser or the receiving scheme

**Please note that the planholder must be either a member of the receiving scheme or the receiving scheme is the planholders own policy for the receiving scheme to accept the transfer.**

Please place a tick in the box next to the receiving scheme type:

1: A pension scheme that was fully approved by HM Revenue & Customs (HMRC) before 6 April 2006 and became a registered pension scheme on that date under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

2: A registered pension scheme under Chapter 2, Part 4 Finance Act 2004 (as amended).

☐

If the Scheme is one of the above, is it one of the following;

a. An Occupational Scheme which is a Contracted Out Salary Related (Final Salary) Scheme (COSR)?

☐

b. An Occupational Scheme which is a Contracted In Final Salary Scheme?

☐

**Section 4: Receiving scheme approval/registration - to be completed by the adviser or the receiving scheme**

What is the HMRC Approval/Registration Number?

If the Scheme does not have a HMRC Approval/Registration number, please indicate type of Scheme

.....

**Section 5: Payment details - to be completed by the adviser or the receiving scheme**

Cheque payable to *:
Address:
Post code:
Reference:
Contact name:

\*This must be the provider /insurer of the receiving Scheme or, if there is no provider/insurer, the Scheme Administrator (for example, Trustees). If payment is to be made to the Scheme Administrator, documentary evidence showing the Scheme Administrator's link with the receiving scheme must be provided, for instance, a copy of the scheme's letter of approval/registration.

## Section 6: Declaration - to be completed by the plan holder

I understand that the final transfer value will be calculated on the next valuation date following receipt of all documentation and information required.

I accept that payment by Zurich Assurance Ltd. in accordance with this authority, shall constitute full satisfaction and discharge of all claims whatsoever, in law and in equity, and I undertake and agree to hold harmless and keep indemnified Zurich Assurance Ltd from and against all claims and demands of any person whatsoever by virtue of the said plan and all expenses arising there from.

I have not been made bankrupt since acquiring the plan.

Plan holder's

signature: ..... Name: Mark Rowland

Date: .....