

CHECKLIST OF DOCUMENTS FOR A TRANSFER CLAIM

When a client has made a decision regarding his benefits, this checklist can be used to ensure you send us all of the required documentation. Please note there may be a delay in payment if we do not receive the correct documents and fully completed documents.

- ☐ Mrs Lynch has signed and dated Authority Form
- ☐ 'Type of Scheme' and 'Name of Provider' sections has to be completed on Authority Form
- ☐ Undertaking form which has to be signed and dated by the new scheme.
- ☐ The 'PSTR reference number has to be mentioned on Undertaking form
- ☐ Confirmation of acceptance of Former Protected Rights value by the receiving scheme
- ☐ Cheque payee name, payee address and all sections relevant have to be completed on Undertaking form
- ☐ Bank details of the new scheme if the payment is to be made by BACS

MRS J I LYNCH  
THE GATE HOUSE  
WELLINGTON AVENUE  
VIRGINIA WATER  
SURREY  
GU25 4QY



Membership Number:

**P00353415**

Our reference:

**RPPAP/WM13943216/JC**

10 September 2012

Dear Mrs Lynch

**POLICY TYPE: PERSONAL PENSION PLAN**

Thank you for your telephone call received on 7 September.

I enclose authority and undertaking forms should Mrs Lynch wish to transfer. These forms have been partially completed by us, however, if any of this information is incorrect I confirm that amendments can be made to them. Please note that any amendments that are made to the Authority form will need to be authorised by Mrs Lynch by signing next to the amendments. In addition any amendments that are made to the Undertaking form will need to be initialled by the Pension Scheme Administrators.

**HOW TO CONTACT US**

If you have any further questions, please contact the Adviser Contact Centre on 0845 640 1000, from Monday to Friday between 8.00am and 6.00pm. Please quote the membership number when you call us. Alternatively, you can contact us using Prumail, our Secure Messaging System. Visit [www.pru.co.uk](http://www.pru.co.uk) for further details. If you wish to contact us by fax, please use our new number – 0845 072 2002.

Yours sincerely

Tracy Harris  
Customer Service Director

Encl: RPPAP08

# AUTHORITY FOR A TRANSFER VALUE TO BE PAID FROM A PRUDENTIAL PERSONAL PENSION PLAN

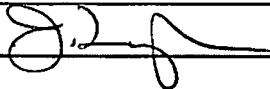
Transferring Plan Number(s): P00353415
Transferring Policy and Benefit Number(s): All
Member's Name: Mrs JI Lynch
Name of Receiving Scheme: ML&S MARTIN LYNCH & SONS LTD, PENSION SCHEME
National Insurance Number: WK176908D


I, (the member named above), hereby authorise and request you to transfer the proceeds of the units attributed to me under the above arrangement(s) on the day of receipt of this completed authority at your mentioned office to the Receiving Scheme which is  
OCCUPATIONAL PENSION SCHEME..... (type of scheme)\*  
 administered by PENSIONPRACTITIONER.COM.....(name of provider)  
 \*E.g. Personal Pension Scheme, Executive Pension Plan, Final Salary Occupational Scheme

I understand that the transfer of the proceeds of the units is conditional upon compliance with the requirements of the Prudential in respect of such transfers, details of which have been supplied to me.

I declare that compliance with these instructions shall be a full and complete discharge of your obligations in respect of me under the Transferring Plan.

## DISCHARGE:

Signature (policyholder): 	Date: 20/9/12
Home Address:	
THE GATE HOUSE	
WELLINGTON AVENUE, VIRGINIA WATER	
SURREY	Post Code: GU25 4QY

Signature (witness): 	Date:
Full Name: RICHARD CHARLES FREDERICK WHITING	
Home Address: 12 LODGE CLOSE	
ENGLEFIELD GREEN	
SURREY	
	Post Code: TW 20 0TF.

Please complete and return to: Adviser Contact Centre, Prudential, Craigforth, Stirling, FK9 4UE.

**UNDERTAKING TO BE COMPLETED BY THE  
RECEIVING SCHEME ADMINISTRATOR  
(TRANSFER FROM A PERSONAL PENSION PLAN)**

<b>Transferring Plan Number(s):</b> P00353415
<b>Transferring Policy and Benefit Number(s):</b> All
<b>Member's Name:</b> Mrs JI Lynch
<b>Name of Receiving Scheme:</b>
<b>National Insurance Number:</b> WK176908D

We undertake that the Receiving Scheme is:

- (a) a **UK Registered Scheme\***: this is a scheme which, is registered by HM Revenue & Customs under Chapter 2 of Part 4 of the Finance Act 2004, (including existing schemes that automatically acquire this new registered status on 6 April 2006). The HMRC PSTR reference is: ☐
- .....

\* A UK Registered Scheme could include:

- A new employer's occupational / stakeholder pension scheme (if that scheme is willing to accept the transfer
- A personal / stakeholder pension plan
- An insurance policy known as a "Section 32" or "Buy-out" policy

- (b) a **Qualifying Recognised Overseas Scheme**: for a recognised overseas scheme to become a 'Qualifying' scheme and retain qualifying status, the scheme manager must provide information and evidence that: ☐
- The scheme satisfies all the requirements as described below for a Recognised Overseas Scheme
  - Undertake to notify HM Revenue & Customs if the scheme ceases to be a Recognised Overseas Scheme and supply them with information when making payments to certain scheme members.

We enclose a copy of the acceptance letter from HMRC Audit and Pensions Scheme Services confirming the receiving scheme is a Qualifying Registered Overseas Pension Scheme. (Please tick this box to confirm the letter is enclosed). ☐

- (c) We can confirm that the Receiving Scheme is capable of accepting a transfer value in respect of the Member's former Protected Rights Benefits. ☐

The type of scheme the former Protected Rights Benefits are being transferred to is:

- |   |    |                          |
|---|----|--------------------------|
| A Personal Pension Scheme                                       | OR | <input type="checkbox"/> |
| A Contracted-out Money Purchase Scheme                          | OR | <input type="checkbox"/> |
| A Contracted-out Salary Related Scheme                          | OR | <input type="checkbox"/> |
| Otherwise able to accept a transfer of former Protected Rights. | OR | <input type="checkbox"/> |

OR

We can confirm that the Receiving Scheme is NOT capable of accepting a transfer value in respect of the Member's former Protected Rights Benefits.

☐

Prudential is unable to transfer benefits to a scheme that is a

- (a) **Non-Registered UK Scheme:** This is a scheme, which is not approved or registered with HM Revenue & Customs and as such, does not qualify for any tax relief in the UK.
- (b) **Overseas Scheme:** This is a scheme established outside the UK, which is regulated & recognised for tax purposes as a pension scheme in the country where it was established. It must also be approved or registered in that overseas country with the relevant taxation authorities as a pension scheme or, if there is no registration or approval system the scheme must be resident (operated) there.
- (c) **Recognised Overseas Scheme:** An Overseas scheme falls into this category if it is also established;
- In a member state of the European Economic Area (EEA)
  - In a country which the UK has a double taxation agreement that contains exchange of information and non-discrimination provisions.
  - Any other country if the scheme complies with certain conditions around member access and payment of benefits.

I declare that the receiving scheme is prepared to accept the transfer payment and that it will be used to provide appropriate retirement benefits within the receiving arrangement.

**Signed for and on behalf of the Receiving Administrator:**

<b>Signature:</b>	<b>Date:</b>
<b>Full Name:</b>	
<b>Cheque to be made payable to:</b>	
<b>Address to which the cheque should be sent*:</b>	
<b>Policy/Reference Number of Receiving Scheme:</b>	
<b>Appropriate Scheme Number (ASCN):</b>	

\* In line with HM Revenue & Customs guidelines from 1<sup>st</sup> July 2002, the transfer cheque must be sent direct to the life office for insured schemes, not via an independent broker, and direct to the trustees' bank account for self-administered arrangements. Please therefore include details of specific individual contact names, references, etc so as to reduce the chances of the cheque going astray.

Please complete and return to:

Adviser Contact Centre  
Prudential  
Stirling  
FK9 4UE



## PERSONAL PENSION PLAN

**BENEFIT STATEMENT**

Group Name:

**CONTRIBUTION SUMMARY:**

Total contributions received between 3 September 2011 and 31 August 2012 (including Tax Relief if applicable).

	Member	Employer	Total
Totals	£0.00	£0.00	£0.00

**ANNUAL ALLOWANCE**

There is no limit on the amount you can contribute to your pension plan each year.

However, there may be a tax charge on contributions made by you or on your behalf, which exceed an annual allowance set by the government. The annual allowance for 2012/13 is £50,000.00.

Any unused allowance, from the previous 3 tax years, may be used through the "carry forward" provisions to increase the amount that can be contributed before a tax charge applies. For more information about "carry forward" we would suggest you take financial advice, which you may be charged for.

Tax relief will be granted on personal contributions up to 100% of relevant earnings, or £3600 if this is greater. If we receive a request from HM Revenue & Customs to repay any tax relief to them, we will also refund the associated net contribution.

**UNIT SUMMARY:**

Pol No(s)	Funds	Units B/F	Units Bought This Period	Total Units	Bid Price @ 31/08/12	Bid Value
344037F	LZ	733.456	0.000	733.456	454.93	£3,336.71
	MA	2233.986	0.000	2233.986	181.00	£4,043.51
<b>BID VALUE TOTAL</b>						<b>£7,380.22</b>

The abbreviated funds shown in the Unit Summary are:

LZ	L/TERM WITH PROFITS
MA	MANAGED

**TRANSFER VALUE** £9,438.87

The Transfer Value includes the current estimated Final Bonus for the long term With Profits fund. It also takes account of any early cancellation charge which may apply to encashments other than those at the Selected Pension Date or on death. However, it does not take into account any Market Value Reduction which may be applied to the long term With Profits fund at the date of encashment. The Transfer Value may therefore be lower than that stated. The Bid Value does not include Final Bonus nor does it take into account any early cancellation charge or Market Value Reduction which may apply.

Continued ➡

## LIFETIME ALLOWANCE

There is no limit on the value of benefits you can build up in your pension funds.

However, you may be liable to a special tax charge if the value of your pension benefits exceeds the lifetime allowance set by the government. The standard lifetime allowance for 2012/13 is £1,500,000.00.

In certain circumstances, your lifetime allowance may be higher or lower than the standard level shown.

The Principles and Practices of Financial Management (PPFM) guide how we manage your With-Profits investments.

If you require the current version of our PPFM, or one of our product-specific customer friendly PPFMs, then please download it at [www.pru.co.uk/ppfm](http://www.pru.co.uk/ppfm) or call 0800 000 000. Calls may be monitored or recorded for quality and security purposes. On the website you will also find the Directors' report on how Prudential has complied with these Principles and Practices in our management of the Fund, and our latest With-Profits Actuary Report.

Details of how we manage our Unit-Linked Funds can be found on [www.pru.co.uk/ppfm/ul/](http://www.pru.co.uk/ppfm/ul/) or you can call the above number to obtain a copy.