

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

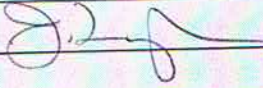
Transferring Plan Number(s): P00353415
Transferring Policy and Benefit Number(s): All
Member's Name: Mrs JI Lynch
Name of Receiving Scheme: <u>ML&S MARTIN LYNCH & SONS LTD, PENSION SCHEME</u>
National Insurance Number: WK176908D


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 <u>OCCUPATIONAL PENSION SCHEME</u> (type of scheme)* administered by <u>PENSIONPRACTITIONER.COM</u>(name of provider) *E.g. Personal Pension Scheme, Executive Pension Plan, Final Salary Occupational Scheme	
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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: <u>20/9/12</u>
Home Address:	
THE GATE HOUSE	
WELLINGTON AVENUE, VIRGINIA WATER	
SURREY	Post Code: GU25 4QY

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

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)

Transferring Plan Number(s): P00353415
Transferring Policy and Benefit Number(s): All
Member's Name: Mrs JI Lynch
Name of Receiving Scheme:
National Insurance Number: 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:
00739036RT.....

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* 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:

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- 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).

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- (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.

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

A Personal Pension Scheme

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OR

A Contracted-out Money Purchase Scheme

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OR

A Contracted-out Salary Related Scheme

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OR

Otherwise able to accept a transfer of former Protected Rights.

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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:

Signature: <i>Mark Miserotti</i>	Date: 03/10/2012
Full Name: MARK MISEROTTI	
Cheque to be made payable to: ML & S MARTIN LYNCH & SONS LTD PENSION SCHEME	
Address to which the cheque should be sent*: PENSION PRACTITIONER.COM	
DAWS HOUSE, 33-35 DAWS LANE, LONDON, NW7 4SD	
Policy/Reference Number of Receiving Scheme: 00739036RT	
Appropriate Scheme Number (ASCN):	

* In line with HM Revenue & Customs guidelines from 1st 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

Contract Number: **P00353415**
Your Name: **JJ Lynch**
Our Ref: **PPP**
Date of issue: **1 September 2012**
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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
BID VALUE TOTAL						£7,380.22

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.

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