



Service Personnel  
& Veterans Agency

**Armed Forces Pension Scheme**

Mail Point 480, Kentigern House  
65 Brown Street, Glasgow G2 8E

Telephone: (Civ) 0800 085 36  
(Mil) 94560 36  
Facsimile: (Civ) 0141 224 33  
(Mil) 94561 33

Liberty SIPP Ltd  
The Exchange  
Bank Street  
Bury  
BL9 0DN

Our Reference: 25008469/PTV

Date: 20 August 2013

Dear Sir/Madam

**ARMED FORCES PENSION SCHEME (AFPS) – TRANSFER OF PENSION RIGHTS**  
**MR P A BROWN, NI NUMBER: NW762522B**

Thank you for your letter of 09 August 2013 regarding the transfer of Mr Brown's pension rights.

The AFPS is a Contracted Out Salary Related non-contributory occupational pension scheme financed annually by the Treasury. It is a member of the Public Sector Transfer Club, re-values GMP under section 148 orders, and is regarded as a statutory scheme which is not subject to Inland Revenue approval. Tax regimes do not apply. Our Inland Revenue Reference Number is SF49/6425, our PSTR is 00330146RV and our ECON and SCON numbers are E3900001P and S2731006Y respectively. The scheme contracted out on 6<sup>th</sup> April 1978.

The AFPS rules will allow transfers to Appropriate Personal Pension Schemes, Section 32 Buy-Out Annuities, Stakeholders, or Contracted Out Money Purchase Schemes. Post 06<sup>th</sup> April 1997 protected rights are Section 9(2B) Rights. If the transfer is to a SIPP, before the transfer can proceed we require details of the pension trustee and documented evidence that the scheme is registered. This can be in the form of the schemes contracted out certificate which would be required if the protected rights are to be transferred to the SIPP. There are no AVCs, transfers-in or ongoing divorce proceedings.

The transfer value assessed on 20-Aug-2013 is £64,503.99.

The transfer value is guaranteed for three months. If your request for payment is received after this time the figures will be adjusted on the date your request is received. The offer is open for 12 months from the date of the offer. If after this point Mr Brown has not responded, the matter will be considered closed without warning. Any further correspondence on the subject will then be treated as a second application and, since transfers from the AFPS are subject to certain time limits, this may mean that Mr Brown loses his right to transfer.

For a Section 32 Annuity please complete Annexes A and B. For APPS, COMPS; Stakeholder, Contracted In or any other pension schemes please complete Annex C. Enclosed is a copy of our letter which should be despatched to Mr Brown.