

F A J BEAD

RE VARLEY SCHEMES
+ MERSON

BEASTHOK S-LIFE

MICKLEBURGH PEN

GIBSON LAK

GEOFF

Gravelly soil

Gravelly soil, 10-15 ft. deep

and 1-2 ft. thick

Gravelly soil, 10-15 ft. deep

Gravelly soil, 10-15 ft. deep



CLAIM FORM

Plan Numbers: 527MW844, 748LX657, 746TY093, 900UY524 and B235F958
Adrian Mickleburgh

BENEFITS AVAILABLE

Current Transfer Value

£45179.00

- The Transfer Value includes the value of your unitised plans and is not guaranteed.
- I understand that the transfer value will be recalculated at the date Prudential receive all their requirements to make payment and this amount could be higher or lower than the transfer value shown in this quotation.

DISCHARGE

Payment in accordance with the request shall be a full and sufficient discharge of Prudential's liability for the benefits under the plans for this member.

Signature

A Mickleburgh

Date

9-3-14

Signature of Witness

J. Mickleburgh

Address of Witness

34 KINGS ROAD
WELLS
SOMERSET
BAS 344

Occupation of Witness

Retired

Any person over 18 years of age may act as a witness provided he or she will not benefit from the proceeds.

SETTLEMENT DETAILS

Cheque payable to

Name and Address of receiving scheme
or the receiving scheme's insurer for
issue of cheque

Reference to be quoted on correspondence

Our Ref: PPA/T9/GHV
Member Ref: 527MW844

24 February 2014

OPEN MARKET OPTION
We confirm that the member's fund will be used to secure a non-assignable, non-commutable annuity.
1. We are/are not* able to accept business from a non UK scheme
2. We are/are not* able to accept contracted out benefits.
Please note that no pension commencement lump sum will be provided on receipt of the member's fund
Address for correspondence:

* please complete or delete as appropriate

<input checked="" type="checkbox"/>	Please tick one
<input type="checkbox"/>	Receiving Scheme Declaration (for pension transfer)
<input type="checkbox"/>	a) We declare that the information given above and overleaf is true and correct.
<input type="checkbox"/>	b) We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with HMRC conditions of approval.
<input type="checkbox"/>	c) If contracted out benefits are transferred, they will be applied to provide appropriate contracted out benefits.
<input type="checkbox"/>	d) If a non UK scheme, we are: - we are registered as a QROPS - have not been excluded from being a QROPS - give out authority for HMRC to give information to you about our QROPS status, and; - confirm that the legislation of the country in which our scheme is Established allows us to accept a transfer from a UK Approved pension scheme
<input type="checkbox"/>	Annuity Provider's Declaration (for open market option)
<input type="checkbox"/>	a) If contracted out benefits are being transferred, unless a spouse's/civil partner's/dependant's annuity is to be provided, contracted out benefits can only be accepted for clients aged 50 or over.
<input type="checkbox"/>	b) Where the fund originates from a trustee based pension scheme, the grantee of the policy will be the trustees of the purchasing scheme unless otherwise instructed.
Signature:	
Company name:	
Position:	
Date:	

Receiving Scheme/Policy Declaration

Please tick one	<input checked="" type="checkbox"/>	
Pension transfer	<input type="checkbox"/>	To be completed by the receiving scheme trustees or administrator

Open market option	<input type="checkbox"/>	To be completed by the annuity provider
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Name of transferring scheme/arrangement:	
Policy/Reference Number:	
Member's Name:	
National Insurance Number:	
Member's date of birth	

	Please tick one	<input checked="" type="checkbox"/>	
The transferring scheme is:	A UK Registered Pension Scheme	<input type="checkbox"/>	
	or		
	A non UK scheme	<input type="checkbox"/>	

Name of receiving scheme and provider:	
Reference (to be used on correspondence and payments):	
HMRC ref number:	
Cheque details:	
Cheque made payable to:	
Address:	
Reference to be included with payment (e.g. client name/policy number):	

PENSION TRANSFER (please do not complete for open market option)			
1. We undertake that the receiving scheme is:			
	Please tick one	<input checked="" type="checkbox"/>	
A. Registered Defined Benefit Occupational Pension Scheme:		<input type="checkbox"/>	
B. Registered Defined Benefit Contribution Occupational Pension Scheme		<input type="checkbox"/>	
C. Individual Personal Pension Scheme		<input type="checkbox"/>	
D. Qualifying Recognised Overseas Pension Scheme (QROPS)		<input type="checkbox"/>	
D.i) country under law of which the scheme is established and regulated:			
2. We are/are not* able to accept contracted out rights.			
		<input type="checkbox"/>	
3. Contracting Out basis: Defined benefit/Defined Contribution/N/A*			
4. ASCN		ECON	
		SCON	
			N/A*

* please complete or delete as appropriate

PRUDENTIAL



LANCING, BN15 8GB

Statement of Transfer Value

Prepared for Adrian Mickleburgh on 24 February 2014

This quotation gives details for all plans in the Personal Pension Scheme.

The current Transfer Value is £45179.00

- The Transfer Value includes the value of your unitised plans and is not guaranteed.
- When all requirements have been received, the transfer value will be recalculated at the date of receipt of all our requirements. This amount could be higher or lower than the transfer value shown in this quotation.
- Any tax free cash protection from pre 6 April 2006 rights will be lost on transfer, unless this is part of a block transfer, or Primary / Enhanced Protection applies.
- If you have a right to a protected retirement age**, you will lose this right if you transfer your benefits to another scheme unless the transfer is part of a block transfer.

** a protected retirement age broadly applies if, before 6 April 2006, you had an absolute right to a normal retirement age before age 55.

If the transfer is to be paid, please fill in and send back the attached form.

How to get in touch with us

If you've got any questions or if there's anything else we can do to help, please contact Prudential Customer Services on 0845 640 3000, weekdays 8am - 6pm. Please have your plan number(s) to hand when you call. You can also contact us by email using Prumail, our Secure Messaging System at the address below. Alternatively, you can fax us on the number below or write to us at Prudential Customer Services, LANCING, BN15 8GB.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Tracy Harris', with a horizontal line drawn underneath the name.

Tracy Harris - Customer Service Director

Fax us on 0870 162 2225

Contact us online at www.pru.co.uk

Enclosures: Transfer Value Quote, Claim Form, Receiving Scheme Declaration and Prepaid Envelope.



MR A MICKLEBURGH
15 BEKYNTON AVENUE
WELLS
SOMERSET
BA5 3NF

Our Ref: PPA/T9 /GHV
Tel No: 0845 640 3000
Date: 24 February 2014

Dear Mr Mickleburgh

MR A MICKLEBURGH 527MW844

Thank you for calling us on 20 February.

Please complete and return the attached Claim Form. Please also arrange for the receiving scheme to complete and return the attached Declaration Form, if the transfer is to proceed. We will process the transfer, once we receive the completed forms.

If the cheque is to be made payable to the scheme please send us the HM Revenue & Customs (HMRC) scheme approval letter.



Scottish Life
a division of Royal London

PRIVATE & CONFIDENTIAL

Mr R A Brasher
11 The Green
Cambridge
Cambs
CB4 1RP

Income Release Team, Scottish Life
Royal London House, Alderley Road
Wilmslow, Cheshire, SK9 1PF
Direct Dial 0845 60 50 050
Direct Dial Fax 01625 60 54 00
E-Mail IRServicing@scottishlife.co.uk
Web Site www.scottishlife.co.uk

Please Quote: INRN/2632297

27 March 2014

Dear Mr Brasher

Transfer to another plan

Plan number 2632297

I refer to your recent request and enclose our transfer forms. If you wish to transfer your pension fund, please refer to the 'What you need to do' section of the enclosed document.

I would strongly encourage you to consult an adviser before making any financial decisions based on this information. Our records show that your current adviser is Capital & Income Solutions Ltd. If you no longer have contact with them, you can get details of advisers in your area by checking the Independent Financial Adviser Promotions (IFAP) website at www.unbiased.co.uk or by calling their helpline on 0800 085 3250. Advisers may charge for providing such advice and they should confirm any cost beforehand.

Mr R A Brasher
11 The Green



If you have any questions you can phone, email, write to us or send us a fax. Our customer service consultants are available between 8:00am and 6:00pm, Monday to Friday. They can give you information about your plan but they cannot advise what to do.

Yours sincerely

Simon Cockburn
Service Delivery Manager

Scottish Life may record and monitor telephone calls to help improve customer service. Scottish Life is a division of the Royal London Group which consists of The Royal London Mutual Insurance Society Limited and its subsidiaries. The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions and is a member of the Association of British Insurers and the Association of Financial Mutuals. Registered in England and Wales number 99064. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 55 Gracechurch Street, London, EC3V 0RL. Royal London Corporate Pension Services Limited is authorised and regulated by the Financial Conduct Authority and provides pension services. The firm is on the Financial Services Register, registration number 460304. Registered in England and Wales number 5817049. Registered office: 55 Gracechurch Street, London, EC3V 0RL.

Transfer to another plan

Please complete and return this form if you are taking a transfer

R A Brasher

Plan number: 2632297

Plan type: Income Release Plan

Transfer value as at 27 March 2014: £50,494.32

How would you like to use your pension fund?

Option

Please tick

Transfer to a new provider

☒

Are you transferring to an overseas scheme?

Please confirm if you are transferring your pension fund to an overseas scheme.

Yes ☐

No ☒

Is the total value of your pension benefits, including those already in payment, likely to be more than £1.50m?

Yes ☐

No ☒

① This section is only applicable where the transfer is to an overseas pension scheme. We will only transfer to a Qualifying Recognised Overseas Pension Scheme and will ask the receiving scheme to confirm this.

Contact information

Daytime telephone number
(include STD code)

① We may contact you if we require any further information in order for us to process your request.

The name and telephone
number of your adviser.

Only required if you have consulted an adviser.

Transfer information

R A Brasher

Plan number: 2632297

Plan type: Income Release Plan

Retirement date: 19 November 2033

Quote date: 27 March 2014

Plan summary

	Transfer value
Total value (after deduction of any exit charge) made up of	£50,494.32
Income Release account	£50,397.75
	(Including protected rights £34,720.82)
Savings account	£96.57

These values are not guaranteed and will be recalculated on receipt of all the documentation necessary to allow us to transfer your fund.

What can you do?

Transfer

A full transfer of your pension fund to a new provider.

Questions?

IRServicing@scottishlife.co.uk

0845 60 50 050

Mon-Fri, 8:00am-6:00pm

We may monitor calls to improve your experience.

① The **savings account** is the element of your pension fund from which a tax-free lump sum is payable.

Transfer information (continued)

R A Brasher

Plan Number: 2632297

What you need to do

I recommend that you discuss your options with an adviser before making a decision. Although we are able to provide information on your pension, we are unable to give advice on the most suitable option for you.

When you have made a decision please complete and return the 'Transfer to another plan' form to:

Scottish Life
Royal London House,
Alderley Road,
Wilmslow,
Cheshire, SK9 1PF

Rather than completing all the information in the transfer form you can send us:

- confirmation from the new provider that they will accept the funds
- a signed copy of the new provider's application form
- the new provider's account and payee details

What I will do next

When I receive the necessary form I will process your request and confirm completion to you.

① If you are considering an **open market option** you will need to request a benefit option pack. Do not complete the 'Transfer to another plan' form. Contact us to discuss what you need.

If this transfer is part of a block transfer request, please contact us.

① **Current adviser details:**
Capital & Income Solutions Ltd
Brooklands Court
Carr Moorside
Tunstall Road
Leeds West Yorkshire
LS11 5HL

This option is not available if you are transferring to an **overseas scheme**. You will need to complete the 'Transfer to another plan' form.

Transfer to another plan (continued)

R A Brasher

Plan number: 2632297

Declaration

New provider / scheme / trustee declaration

I declare that the information contained in this document has been completed fully and correctly.

I agree by signing this declaration that upon receipt of the transfer monies, the Royal London Mutual Insurance Society Limited is discharged from all further claims and liabilities arising in respect of the above plan, or that portion of the plan transferred where a partial transfer is effected.

The following declaration is also applicable, dependent upon the type of transfer being actioned ie UK transfer or overseas transfer.

① This section applies to all parties that sign the declaration at the bottom of this page.

Transfer within the UK

I confirm that the receiving scheme is, in accordance with Chapter 2 of the Finance Act, a registered pension scheme and the PSTR number has been completed on the previous page.

Overseas transfer

I confirm that the receiving scheme is a qualified and recognised overseas registered pension scheme and the QROPS number has been completed on the previous page.

Signed

Date

Print name

On behalf of

(Name of scheme or new provider)

Transfer to another plan (continued)

R A Brasher

Plan number: 2632297

Plan type: Income Release Plan

Transfer value as at 27 March 2014: £50,494.32

This transfer value is made up of crystallised and non-crystallised funds.

Your new pension provider, trustee or adviser should complete the remainder of this form

New provider / scheme / trustee information

Name	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
Contact telephone number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Plan reference	<input type="text"/>
Scheme type	<input type="text"/>
PSTR number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
QROPS ref	<input type="text"/>

① If the new plan is part of a large self-administered arrangement then any transfer value must be paid directly to the scheme trustees rather than the new provider. This section should be completed with the trustee's details.

New provider / scheme / trustee payment details

Name of bank	<input type="text"/>
Account name	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
SWIFT Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BSB code	<input type="text"/> <input type="text"/> - <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>

① This is only required if the transfer is to an overseas pension scheme. We cannot complete a transfer to an overseas scheme which is not a Qualified Recognised Overseas Pension Scheme with HM Revenue & Customs.

Alternatively if you would prefer to receive a cheque please tick the following box.

☐

The SWIFT code is only required if the transfer is to an overseas pension

The BSB code is only required if the transfer is to an Australian pension scheme.

Transfer to another plan (continued)

R A Brasher

Plan number: 2632297

You don't have to complete this form

Rather than completing this form we will accept the following instead:

- confirmation from the new provider that they will accept the funds
- a signed copy of the new provider's application form
- the new provider's Pension Scheme Tax Reference (PSTR)
- the new provider's account and payee details

① This is not available if you are transferring to an overseas scheme.

Declaration

Planholder

I certify that the answers I've given are correct and complete to the best of my knowledge. If further tax becomes payable because the information I've provided above is proven to be incorrect then I understand that I'll be wholly and personally liable for the tax charge due and any resultant penalty as may be imposed by HM Revenue & Customs.

Please pay the transfer value to the named provider. Payment as instructed will be a full and complete discharge to The Royal London Mutual Insurance Society Limited under the plan number or that portion of the plan transferred where a partial transfer is effected.

When you are transferring to an overseas scheme, by signing this declaration you are also agreeing to the following:

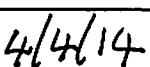
- I understand that by transferring my pension fund to an overseas scheme I may not receive the same amount of protection.
- where the overseas pension scheme I am transferring to is an occupational scheme, I confirm that I am employed by the sponsoring employer.
- I have received an illustration of benefits from the overseas provider.

① HM Revenue & Customs may impose fines where incomplete or false information is given.

Signed



Date



Our ref CS/H/TRF/MP
Your ref
Telephone 0370 0101 259
Date 19 February 2014

Private & Confidential
Mr G Gibson
Redstones
Drury Lane
BUCKLEY

CH7 3DY

**Legal & General
Assurance Society Ltd**

Individual Pension Claims Team
City Park
The Droveaway
Hove
BN3 7PY

Telephone 0370 0101 259
Facsimile 0845 070 6389

Dear Mr Gibson

Pension Transfer
Scheme Name: Personal Pension Plan
Arrangement Number: UP1270235
Member: G Gibson

Thank you for your enquiry.

External Transfer Value		
Total External Transfer Value	£	33,832.72

The transfer value is based on unit prices at 19/02/2014.

These figures, which cannot be guaranteed, have been calculated using the current unit prices, policy terms and conditions, and where applicable bonus rates.

The actual amount paid will be determined using the above parameters current upon receipt of all outstanding forms and data necessary to settle the claim. Until then investment will remain in the existing allocated funds, unless we receive written instructions to the contrary.

continued/

Our Requirements

In order to process your transfer request as quickly as possible, please ensure you have enclosed the following information:

☒ Tick when completed

- ☐ A covering letter confirming acceptance of this transfer and other relevant details from the Receiving Scheme (*on company headed paper*). If paying by direct credit, please supply your bank account number, account name & sort code.
- ☐ Our completed Receiving Scheme Declaration duly signed by a representative of that office.
- ☐ Our Form of Discharge duly signed by our Member.**
- ☐ A copy of the Receiving Scheme's signed application form (*optional*).

**If our Form of Discharge cannot be completed, we are willing to accept verbal authority to transfer from our Member.

Please ensure all relevant parts are completed. If you need help completing these forms, please contact us.

Please note: We aim to process your transfer request within 10 working days of receipt.

Part 1* - Declaration by Receiving Scheme

To be completed by the receiving scheme trustees or administrator for a transfer or the annuity provider for an open market option.

Name of Transferring Scheme/Arrangement:	
Name of Receiving Scheme:	
Name of Employer (OPS transfers only):	
Legal & General Policy No: UP1270235	Member's Name: G Gibson
N.I. No: NA376330	Date of Birth: 08/09/1962
Receiving Scheme reference:	

PAYMENT WILL BE MADE BY DIRECT CREDIT.
PLEASE SUPPLY YOUR BANK ACCOUNT NUMBER, ACCOUNT NAME & SORT
CODE ON COMPANY HEADED PAPER.

SECTION 1: PENSION TRANSFERS (please complete **SECTION 2** if an open market option is required)

HM Revenue & Customs (HMRC) reference number:

1. We undertake that the Receiving Scheme is: (please tick one only)

A. Occupational scheme

- i. Self-administered scheme, i.e. an occupational scheme that is not wholly invested in insurance policies ☐
- ii. Insured scheme ☐

B. Section 32 buy out plan**C. Personal/stakeholder pension scheme**

- i. Underwritten by an insurance company or other financial institution within the meaning of s632(1)(a) of ICTA 1988 ☐
- ii. Other (please give details): ☐

Where the receiving scheme type is as described in B or C above, please tick this box if benefits are to vest immediately upon receipt of the transfer value ☐

D. Formerly Protected Rights

Please note that it will be assumed that all benefits from the Arrangement(s) will be transferred, including any Formerly Protected Rights (if applicable) as quoted. Please therefore state below any specific requirements to the contrary.



1. Contracting out basis: Defined benefit / Money purchase *(delete as appropriate)*

2. ASCN: ECON: SCON:

3. Date contracted-out employment started (*Occupational schemes only*):

SECTION 2: Open market option *(please complete SECTION 1 if a pension transfer is required)*

We confirm that the member's fund will be used to secure a non-assignable, non-commutable compulsory purchase annuity.

We are / are not* able to accept business from a non-UK scheme. *(*delete as appropriate)*

Please note that no tax-free cash will be provided on receipt of the member's fund.

Address for correspondence:

If you wish payment to be made by cheque, please provide the following:

Cheque Payee:

Address: *(if different from the above)*

Transfer payments must normally be sent directly to the scheme trustees or administrator, not via an independent broker or third party.

***If Part 2 has not been completed, please forward to the Member for completion.**

Current Fund Value		
Total Current Fund Value	£	33,832.72

The Current Fund Value was calculated using unit prices prevailing on 19/02/2014.

These figures cannot be guaranteed as the investment is in unit-linked funds, the values of which change on a daily basis. These figures represent the notional value of the contract and would not be the amount available in the event of a claim. Details of the charges applicable in the event of a claim can be found in the member's booklet that accompanied the membership certificate.

To protect you and us from financial crime we will need to confirm your identity at the point of transfer. We will do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this identity search fails, we may ask you for documents to confirm your identity.

Please read the enclosed leaflet from The Pensions Regulator before deciding to proceed with your transfer.

If you need more information please speak to your financial adviser if you have one, or call our Customer Helpline on 0370 0101 259. Main contact hours are between 9am and 5pm. Calls to this number will be charged at the national rate.

For your protection, we may record and monitor calls.

Yours sincerely

Customer Services

Legal & General Assurance Society Ltd

Receiving Scheme/Annuity Provider declaration

We declare that the information given above is true and correct.

We confirm that we are willing to accept the transfer payment.

We confirm that the transfer value will be applied to provide benefits that are consistent with the conditions of scheme registration with HM Revenue & Customs.

We give our permission to HM Revenue & Customs to provide the scheme making the transfer with information about the registration status of the receiving scheme.

Annuity provider's declaration (for an open market option)

Where the fund originates from an occupational pension scheme, the grantee of the policy will be the trustees of the purchasing scheme unless otherwise instructed.

Signature: Print Name:

Company Name:

Position: Contact Number: Fax:

Date: Email Address:

Part 2* - Form of Discharge **To be completed by the Member**

Policy Number(s): UP1270235

(Please note we will only transfer the policies listed above)

In consideration of the value of the above Arrangements being transferred to the under noted pension provider, I hereby discharge you from any and all liability under the arrangement(s).

Name of New Pension Provider:

Signature: 

Date: 19-2-2014

Print Name: GARY GIBSON

Contact No: 07522474553

If you have moved recently, please provide your new address below

Address For Correspondence:

..... Post Code:

***If Part 1 has not been completed, please forward to the Receiving Scheme for completion.**

Once completed, please return these documents to:

Legal & General Assurance Society, Transfers Out Dept, City Park, The Drove, Hove, BN3 7PY