



**Friends Life Limited**  
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Brad Davis  
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NW7 4SD

If you have any enquiries, please ring  
**0845 6029221**  
or write to  
Friends Life Limited, PO Box 1550,  
Milford, Salisbury SP1 2TW  
Calls may be recorded for training and audit purposes

16 October 2014

Our ref : EXE/NGP5/LC  
Your ref : Friends Life Transfer

Dear Brad

**Scheme/member number : F68960/899**  
**Scheme name : Robert Horne Group Pension Scheme**  
**(Robert Horne Group Section)**  
**Member's name : Clarence Vaz**

I refer to the transfer of Clarence Vaz's pension fund.

The transfer value will be paid by BACS in the next few days to the account details stated on the correspondence recently received.

None of the transfer directly or indirectly arise from uncrystallised rights under an approved occupational pension scheme or buyout contract where on or after 27 July 2004 but before 6 April 2006 the member had elected to take a tax-free lump sum while deferring receipt of the pension.

This is not part of a block transfer.

None of the benefits are in drawdown providing an unsecured pension or alternatively secured pension.

The status of the transfer payment relating to primary/enhanced protection is unknown.

The member does not have a right to take benefits before the normal minimum age.

It is no longer our practice to complete application forms from other offices. However, please find attached a summary of details of the scheme which should give you all the information you need to proceed with the transfer.

If you need any help or guidance, the staff on the number above will be pleased to help you.

Yours sincerely

*Lucy Capron*  
Lucy Capron  
Client Services

**Friends Life is a business name of certain companies in the Friends Life group including the following companies:**  
**Friends Life Limited** Company number 4096141. **Friends Life and Pensions Limited** Company number 475201  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority  
**Friends Life Services Limited** Company number 3424940. **Friends Life Investment Solutions Limited** Company number 6389025  
Authorised and regulated by the Financial Conduct Authority.

Each company is registered in England and Wales with a registered office at Pixham End, Dorking, Surrey RH4 1QA  
Friends Life is a registered trade mark of the Friends Life group: [www.friendslifegroup.com](http://www.friendslifegroup.com)

## Summary of details of scheme

### Details of scheme

Scheme number : F68960  
Scheme name : Robert Horne Group Pension Scheme  
(Robert Horne Group Section)  
SF/PSTR Number : 00056830RT  
Type of scheme : Occupational  
Governing legislation: Chapter 2 Part 4 of FA 2004

### Details of member

Name : Clarence Vaz  
Sex : Male  
Date of birth : 11 April 1953  
NI number : YX385926A  
Date of joining scheme : 1 April 2014  
Normal retirement date : 11 April 2018

### Details of transfer

Amount of total transfer : £ 138940.89  
Date of transfer : 16/10/2014

The transfer is not subject to an earmarking order/attachment/pension sharing order arising from a divorce/dissolved civil partnership.

This is not part of a block transfer.

None of the transfer directly or indirectly arise from uncrystallised rights under an approved occupational pension scheme or buyout contract where on or after 27 July 2004 but before 6 April 2006 the member had elected to take a tax-free lump sum while deferring receipt of the pension.

None of the benefits are in drawdown providing an unsecured pension or alternatively secured pension.

The status of the transfer payment relating to primary/enhanced protection is unknown.

The member does not have a right to take benefits before the normal minimum age.

Please note that following the surrender of the policy and payment of the transfer to the receiving scheme, Friends Life will be discharged of all liabilities in relation to the policy and will not bear any future liability for claims (financial or otherwise) including any tax charges imposed by HMRC arising from the transfer.

### Declaration

We declare that to the best of our knowledge the information above is true and complete and that the transfer value represents the whole of the applicant's accrued rights to benefits under the transferring scheme/arrangement.

Friends

16 October 2014

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