



Countrywide Assured

18 October 2017

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Our reference: 7538019/sad758

Dear Mr Stalker

**Policy numbers KR1763732NA, KR1763732NAA, KV1763732NXA and
KV1763732NYA - Mr R Bremner**

Thank you for your telephone call received 11 October 2017.

I confirm that the maximum tax free cash is 25%, we do not offer any guaranteed annuity rates and these policies are not placed in earmarking.

The contribution history is as follows:

Policy number KR1763732NA

16/06/1997	£ 33.60
16/05/1997	£ 33.60
16/04/1997	£ 33.60
16/03/1997	£ 33.60
16/02/1997	£ 33.60
16/01/1997	£ 33.60
12/12/1988	£3225.60

Policy number KR1763732NAA

16/06/1997	£ 10.00
16/05/1997	£ 10.00
16/04/1997	£ 10.00
16/03/1997	£ 10.00
16/02/1997	£ 10.00
16/01/1997	£ 10.00
01/05/1992	£ 560.00

Please note these policies were paid up on 1 July 1997.

Telephone calls may be monitored and/or recorded to enable us to improve our service.

www.countrywideassured.co.uk

Countrywide Assured plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Countrywide Assured plc. Registered in England: 2261746.

Registered Office: 2nd Floor, Building 4, West Strand Business Park, West Strand Road, Preston, Lancashire, PR1 8UY.

Policies KV1763732NXA and KV1763732NYA are single payment former rebate policies.

Policy number KV1763732NXA

03/07/2006	£1809.04
01/02/2006	£ 38.74
01/09/2005	£1753.25
01/11/2004	£1346.45
03/11/2003	£1328.68
02/01/2002	£1288.21
04/09/2000	£1303.96
04/10/1999	£1177.55
02/02/1999	£1115.73
02/04/1998	£1243.18
20/03/1989	£9670.46

Policy number KV1763732NYA

01/02/2003	£1273.00
20/05/1989	£1848.14

I enclose a copy of our product factsheet which provides further details regarding these policies.

The transfer forms will follow under separate cover.

If you have any questions as a result of this letter, please contact our Customer Services Team who will be pleased to help you. Please quote the policy/scheme number in all communications.

Yours sincerely

For and on behalf of
Customer Services



The Personal Retirement Account Personal Pension Plan (July 1988 Series - 930)

This leaflet is a brief guide to the Save & Prosper Personal Retirement Account Personal Pension Plan (July 1988 Series).

What is a Personal Retirement Account?

- It is a Personal Pension Plan designed to provide pension benefits at a selected retirement date.

What can I contribute and how do I claim tax relief?

- You and your employer, and also other parties, can make contributions to your policy.
- You may contribute regularly each month or year and/or pay single contributions whenever you are able to.
- Your individual contributions are paid net of basic rate income tax (e.g. for 2015/2016 every £100 you contribute only costs you £80 - this represents income tax relief at the basic rate). If you are a higher rate taxpayer, you need to claim the extra tax relief through your tax office.
- Contributions made by your employer must be paid gross but are allowable as a business expense.
- If you are UK resident, a Crown Servant, or a spouse/civil partner of a Crown Servant you will receive full income tax relief on your personal contributions up to 100% of your 'Relevant UK earnings' or £3,600 if higher. If you do not receive an income you will be eligible for full income tax relief on contributions up to £3,600.
- The term 'Relevant UK earnings' means: -
 - employment income,
 - income which is chargeable under Schedule D and is immediately derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership), and
 - income to which section 529 of Income and Corporation Taxes Act 1988 (ICTA) (patent income of an individual in respect of inventions) applies.

Relevant UK earnings are to be treated as not being chargeable to income tax if, in accordance with arrangements having effect by virtue of section 788 of ICTA (double taxation agreements), they are not taxable in the United Kingdom.

- If you have started a personal pension with us before 6 April 2001 you can choose to make additional contributions to provide for term assurance cover and waiver of contributions until the date you retire. Tax relief, up to the limit described in these notes, will be given on the contributions you make for this cover.



- There is an Annual Allowance, set by the Government, that limits the level of tax relief that you can obtain on contributions to pension savings (see below): -

<u>Tax Year</u>	<u>Annual Allowance</u>
2011/2012	£50,000
2012/2013	£50,000
2013/2014	£50,000
2014/2015 and beyond	£40,000

- Contributions made by you and your employer to your pension arrangements are limited to the Annual Allowance in any year. If you are a member of a salary related pension scheme, your scheme will advise how you calculate your contribution. If you exceed this limit there may be a 40% tax liability on the excess.
- You may be able to exceed the Annual Allowance if you have not fully used this allowance in any of the three preceding years. Please contact us if you are thinking of paying more than £40,000 contributions in a year.
- Both the Annual Allowance and tax relief limit apply to your total pension savings. You should therefore consider any other pension provision you have made.
- If you take a flexible pension benefit, from this or any other Defined Contribution scheme*, the Annual Allowance available for a UK defined contribution pension scheme will reduce to £10,000. When you receive flexible pension benefits you have a duty to notify all your pension providers of this. For further details on these benefits please see i) and iii) in the section entitled 'What pension benefits does my policy provide?'

** This is a pension where contributions are invested in, for example, the stock market. The size of the pension pot depends on how much is invested, charges and how well the investments do.*

Can contributions be reduced or stopped?

- You may reduce regular monthly or yearly contributions at any time, but not below the minimum amount that we will accept.
- The total minimum regular contribution is £50 per month or £500 per year.
- You can stop contributions at any time for any reason. The policy will be made "paid up" and you can restart contributions again in the future. Fund and annual management charges will continue to be deducted. If you have made less than one annual contribution or less than 12 monthly contributions the policy will lapse without a value.
- It is normally less expensive to recommence contributions to an existing plan than to start a new pension plan.



What are the charges?

- **Bid/Offer Spread** - A bid/offer spread of 5% applies to each contribution made to a Save & Prosper Pension fund. If you are invested in a J.P. Morgan Asset Management fund the bid/offer spread is 4.25% (or lower). This is the difference between the price at which you buy units and the price at which units are sold. (This charge only applies to unit linked funds, i.e. it does not apply to the Guarantee Plus Pension Funds.)
- **Fund Charge** - Each underlying fund will incur a Fund Charge deducted each year and reflected in the daily/weekly unit price (asset share for Guarantee Plus Pension Funds). Please contact us for the current fund charge applicable to your investment fund choice.
- **Annual Management Charge** - An annual management charge is deducted each year until the selected retirement age. This is equivalent to 5% of the units purchased with the first year's regular contributions and those from the first year of any increase in regular contributions (subject to a minimum charge). The number of units deemed to have accrued in the first year operates on a reducing basis; i.e. the next charge will be calculated on the units remaining after the deduction of the last charge. This charge does not apply for single contributions.

How are my contributions invested?

- You may choose to invest your contributions in various funds, which invest in a wide range of shares and government stocks, in the UK and abroad, and in commercial property.
- We invest 100% of each regular contribution.
- When regular contributions reach £10,000 or more, from the next account anniversary we will invest future monthly or annual contributions at 105%.
- Lump sum contributions will be invested at 100%.

Can I change my investment into another fund?

- You can switch between Save & Prosper/J.P. Morgan Asset Management funds and you can have a range of funds for each policy. Details of the available funds can be viewed online at:

<http://www.countrywideassured.co.uk/countrywide-assured-fund-information/save-and-prosper-fund/>
- We require your written instructions to switch funds. The switch value will be calculated on "bid to bid" basis on the dealing day following receipt of your instructions.
- The first switch in each calendar year is free. For each subsequent switch we will apply an administration charge of £15 deducted from the units allocated to your policy. This is a single charge of £15, irrespective of the number of accounts you are switching on a particular day.



My investment is in the Guarantee Plus Pension Fund – how does that fund work?

- The Guarantee Plus Pension Fund (GPPF) is a with profits fund. Each contribution made to the fund secures a guaranteed fund value at the selected retirement date by guaranteeing a growth rate of 5% for the Class I fund and 3.5% for the Class II fund. Switches into GPPF are no longer allowed, but existing GPPF investors may continue to make contributions to it. The Annual Management Charge is similar to the unit-linked contracts, however as the fund is not unitised the charge is calculated as 5% of the asset share accumulated from the first year's contributions and those from the first year's contributions of any increase.
- Details of how we manage the fund can be viewed online at:

<http://www.countrywideassured.co.uk/with-profits/s-p-series-with-profits-funds/>

Please see 'Your guide to how we manage the Countrywide Assured Guarantee Plus Pension Fund (S&P Series)'.

When can I take my pension benefits?

- You can take your pension benefits at any time on or after age 55.
- Subject to our agreement you may take your benefits early if you suffer ill health (with satisfactory medical evidence), or if you have one of a particular range of jobs with HM Revenue & Customs approved early retirement ages.
- If you decide to draw or transfer your benefits before the selected retirement age, shown in your policy documentation, you may incur an early retirement/transfer penalty (see next section for details).
- There is no maximum age by which pension benefits must be taken. However please note the points below about not taking your pension benefits by age 75.
- If you have not taken your benefits by age 75, we will:
 - Test your pension pot against the Lifetime Allowance on your 75th birthday;
 - Stop collecting any premiums after your 75th birthday; and
 - Write to you each year to tell you the value of your pension pot.
- If you leave your pension invested beyond your 75th birthday and then die without taking your benefits, if a lump sum is paid to your beneficiaries HM Revenue & Customs will reduce your fund by a tax recovery charge. For further details on this please see the section below entitled 'What happens if I die'.



What is the effect of early retirement or transfer?

- If benefits are taken earlier than the selected retirement date, they are likely to be less than otherwise expected as:
 - Your fund will have had less time to grow
 - Penalties may be applied that reduce your fund*
 - If your pension contains a guaranteed benefit this will be lost
 - If you buy an annuity the rate of pension you receive may be lower than at your selected retirement date as annuity rates tend to be higher as you get older
- For regular contribution accounts an early retirement/transfer charge will be applied. This is calculated as 5% of the units accumulated from the first year's regular contributions and those from the first year of any increase in regular contributions, multiplied by the number of years or part years between the actual early retirement/transfer date and the selected retirement date. This is limited to a maximum of 75% of these units.
- For lump sum contribution accounts there are normally no early retirement/transfer charges. However, any single premium or lump sum contributions of £10,000 or more may have received an enhanced unit allocation. The unit allocation may be reduced if benefits are transferred or taken earlier than ten years from when the contribution was made.

* Any early retirement charges that are applied will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to transfer your pension or take pension benefits.

What pension benefits does my policy provide?

- Before you make a decision about taking your benefits we recommend you get guidance or advice to help you with this decision. Please see the section at the end of this factsheet entitled 'How can I obtain guidance and advice about my pension?'
- It is also important that you shop around to ensure that you make the right choice of retirement benefit for your circumstances and that you get the highest possible benefit.

Your policy provides the following benefits:

- i) **The whole pension pot can be paid as a taxable lump sum.** To be eligible for this option you must be aged 55 or over. If you are retiring due to ill health you may be able receive this lump sum before age 55 but this is subject to our agreement (with satisfactory medical evidence). Under this option:
 - The whole of your pension fund will be paid to you as a lump sum payment.
 - 25% of the payment will be paid free of income tax.
 - The other 75% of the payment will be taxed in the same way as income from an employment **BUT we will need to deduct tax using the Emergency Tax Code when it is**



paid and so initially you may pay more or less tax than you need to. You can read how to get your tax position corrected at www.gov.uk/claim-tax-refund

- The Annual Allowance for tax relief on your pension savings into any UK defined contribution pension scheme will reduce to £10,000.

ii) **The whole pension pot can be paid as a small taxable lump sum if the value is £10,000 or less.** To be eligible for this option you:

- you must be aged 55 or over;
- the cash value of your pension policy must not exceed £10,000; and
- you have not taken more than two other small personal pension lump sums under this rule, either from us or any other pension provider.

Under this option:

- The whole of your pension fund will also be paid to you as a lump sum payment but unlike the previous option your Annual Allowance will not reduce.
- 25% of the payment will be paid free of income tax.
- The other 75% of the payment will be taxed in the same way as income from an employment **BUT we will deduct tax using the Basic Rate Tax Code when it is paid** and so initially you may pay more or less tax than you need to. You can read how to get your tax position corrected at www.gov.uk/claim-tax-refund

iii) **Take a tax free cash sum of up to a quarter of your pension pot tax-free as a cash lump sum, using the remainder to buy a retirement income product.**

Retirement income products you can consider are as follows:

- An annuity: this is a financial product where you use all or some of your pension savings to buy a guaranteed income for the rest of your life. If you have built up more than one pension pot, you can combine them into one annuity. Buying an annuity is currently a one-off decision that will set your income throughout your retirement and cannot be changed.

If you decide to buy an annuity you should shop around to make sure you purchase the right type of annuity for you. Before buying an annuity you should:

- Check whether you could get a better income because of your health or lifestyle.
- Think about whether you need to provide an income for your spouse/civil partner/dependant(s) partner on your death.
- Think about whether you want your retirement income to keep pace with inflation.
- Investment-linked annuities offer the chance of a higher income in future – but only by taking extra risk.

You can buy your pension on the open market from an annuity provider of your choice. Alternatively, as Countrywide Assured no longer offer annuities, we can put you in touch with an annuity broker, Hargreaves Lansdown, who will search the annuity market to obtain the highest possible income for your circumstances.



- Products that keep your money invested and flexible retirement benefits

You may wish to withdraw cash from your pension fund in different stages (potentially over a number of tax years) or use a combination of the different retirement options available to you.

There are currently ways of doing this, for example you can take your pension savings over a period of time that suits you via an income drawdown product which allows you to withdraw an income of your choice directly from your fund whilst leaving the remainder invested. There may also be other flexible options available that enable you to take your pension fund in stages or use a combination of the different types of retirement benefit.

We do not offer a flexible retirement benefit product. You do however have the option to transfer your pension fund to another company providing this product.

iv) Transfer your pension pot to a new provider

- Under this option you can transfer the whole of your pension fund to another UK registered pension scheme or qualifying recognised overseas pension scheme.
- As previously mentioned, it is important that you seek guidance and advice before making a decision to transfer.
- If benefits are transferred before the selected retirement date penalties may apply which will reduce the fund. Furthermore if your pension contains a guaranteed benefit this will be lost.
- Before transferring your pension you should check or seek advice on whether the transfer is to a legitimate pension scheme so that you are not targeted by scammers. At the end of the document there is a section entitled 'Scamproof your savings' that gives details of how to avoid scammers.
- Please contact us first so that we can send you the form that you need to complete for this option.

Are there any limits on the amount of pension benefits I can receive?

- No. However there is a limit, set by the Government, on the amount of benefit that can be paid to you without incurring tax penalties. This is a single allowance on the **total value of pension savings**, known as a Lifetime Allowance (see below): -

<u>Tax Year</u>	<u>Lifetime Allowance</u>
2011/2012	£1.8m
2012/2013	£1.5m
2013/2014	£1.5m
2014/2015	£1.25m
2015/2016	£1.25m
2016/2017	£1m



- When you retire the value of all the pension arrangements that you are taking at that time, along with those you are already receiving, will be added together and tested against the Lifetime Allowance limit.
- The Lifetime Allowance is the maximum amount you can save in UK tax advantaged pensions. See above table for details.
- If the value of your pension benefits in total exceeds the Lifetime Allowance the excess will be taxed at 25% if taken as pension income (which is then subject to income tax) or taxed at 55% if taken as a lump sum payment.
- The tax payable on excess funds over the Lifetime Allowance may not apply if you have registered with HM Revenue & Customs for Protection for a protected allowance.

What happens if I die?

Before claiming your pension benefits

- If, prior to your death, you have requested us in writing, we will use the value of the fund to pay an annuity to a spouse/civil partner or other dependant.
- If your total pension savings at the time of your death are no more than £30,000, the pension payable to your spouse, civil partner or dependant can be exchanged for a trivial commutation lump sum. The whole of the lump sum would be taxable as income.
- In all other cases, we will pay a lump sum to your estate equal to the greater of the fund value of the policy on the day we receive written notification of death (or first business day thereafter) or, the total of contributions paid, plus 5% compound interest. (If the account is linked to the Guarantee Plus Pension Fund, we will pay the total of all contributions paid plus 5% compound interest plus any bonus due). Any written instructions you have given before your death will be considered.

If you die before age 75:

- We will inform your legal personal representatives of any lump sum death benefit.
- Your legal personal representatives must test these lump sum death benefits against the Lifetime Allowance.
- If the total lump sum amount payable (from all your pension arrangements) is above the Lifetime Allowance, tax will be due on the excess at the rate of 55% and payable by the recipient of the lump sum.
- The Lifetime Allowance applies to lump sum death benefits paid from your total pension savings with all pension providers.
- The Lifetime Allowance does not apply to a pension payable on your death.



If you die on or after age 75:

- On reaching age 75 without having taken your benefits a Lifetime Allowance check will be made and any excess funds will be taxed at the rate of 25% unless you choose to take the excess funds in lump sum form at that time when the charge would be 55%.
- The Lifetime Allowance does not apply to a pension or a lump sum paid on your death if you die on or after your 75th birthday.
- If you choose to leave your pension invested beyond your 75th birthday and then die without taking your benefits, if a lump sum is paid to your beneficiaries, HM Revenue & Customs will reduce your fund by a tax recovery charge as shown below:

<u>Tax year in which death occurs</u>	<u>Tax recovery charge</u>
2015/2016	45% of the pension fund
2016/2017 and beyond	Marginal rate income tax will be deducted from the value of the pension fund at the rate the person receiving the payment normally pays on their earned income.

After claiming your pension benefits

- On your death your pension will cease unless it has a guaranteed period or you bought a pension that would continue to be paid to your spouse/civil partner/dependant(s) in the event of your death.

How can I obtain guidance and advice about my pension?

Countrywide Assured does not provide financial advice or independent guidance. You can obtain these services from the following:

- **Pension wise:** this a free impartial guidance service set up by the Government providing information on: what you can do with your pension pot; the different types of pension and how they work; and what's tax free and what's not. They will explain the importance of shopping around and how to do this. You can receive personalised guidance from Pension wise either face to face, online, or over the phone (please see below):
 - Face-to-face from Citizens Advice Bureau (www.citizensadvice.org.uk)
 - By telephone (0300 123 1047) or online (www.pensionsadvisoryservice.org.uk) from The Pensions Advisory Service
- **Money Advice Service:** this is another independent service set up by the Government to help people make the most of their money by giving free, impartial money advice to everyone across the UK – online, over the phone and face-to-face. For further details please contact them on 0300 500 5000 or online at www.moneyadviceservice.org.uk



- **Regulated independent financial advisers:** If you need financial advice you should contact your financial adviser. If you do not have a financial adviser and would like to know where the nearest advisers are located to you, please contact IFA Promotion Limited online at www.unbiased.co.uk
- **Tracing lost pensions:** If you need help locating a lost pension you can contact The Pension Tracing Service on 0845 6002 537 or online at www.gov.uk/find-lost-pension

If you need further factual information about the Personal Retirement Account Personal Pension Plan (July 1988 Series) please contact your financial adviser or call us on 0345 3000 144. This number is specially reserved for Countrywide Assured clients and you can call it at any time from 9.00am to 5.30pm Monday to Friday.

We will communicate with you in English.

Telephone calls are recorded and may be monitored for security and training purposes.

Countrywide Assured plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Countrywide Assured plc is entered on the Financial Conduct Authority register under number 141916.

Scamproof your savings

Pension Scams. Don't Get Stung.

Scammers don't care whether you're an inexperienced investor or have never put your money anywhere other than a bank. They will try to flatter, tempt and pressure you into transferring your pension fund into an investment with guaranteed returns. Once the transfer has gone through, it's too late. Remember, the only people who benefit from scams are the scammers themselves.

How to spot the warning signs.

Some of the most common tactics used by scammers to trick you out of your savings:

- A cold call, text message, website pop-up or someone coming to your door offering you a '**free pension review**', '**one-off investment opportunity**' or '**legal loophole**'
- Convincing marketing materials that promise you **returns of over 8%** on your investment
- Paperwork delivered to your door by courier that requires immediate signature
- Pension access before age 55
- Overseas transfer of the funds
- A proposal to put your money in a single investment. **In most circumstances, financial advisers will suggest diversification of assets.**

What to do if you spot a scam:

- Never be rushed or pressured into making a decision
- Before you sign anything, call The Pensions Advisory Service on 0300 123 1047
- If you have already accepted an offer, report it to Action Fraud at www.actionfraud.police.uk or call on 0300 123 2040

Arm yourself with the facts and stop a lifetime's savings being lost.

Visit www.pension-scams.com to find out more.

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A cross-government initiative by:

- Action Fraud – National Fraud & Cyber Crime Reporting Centre
- City of London Police
- HM Revenue & Customs
- The Money Advice Service
- Financial Conduct Authority
- National Crime Agency
- Serious Fraud Office
- The Pensions Advisory Service
- The Pensions Regulator

Pension scams Help for individuals © The Pensions Regulator March 2015



Countrywide Assured

20 October 2017

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From outside the UK
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Our reference: 7538213/ps3500

Dear Mr Stalker

Policy numbers KR1763732NA, AA, KV1763732NXA and YA - Mr R Bremner

I refer to our letter dated 18 October 2017. I apologise for the delay in responding to your request.

Please find enclosed the transfer forms as requested.

If you have any questions as a result of this letter, please contact our Customer Services Team who will be pleased to help you. Please quote the policy numbers in all communications.

Yours faithfully

For and on behalf of
Customer Services

Enclosure: Transfer forms

Telephone calls may be monitored and/or recorded to enable us to improve our service.

www.countrywideassured.co.uk

Countrywide Assured plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Countrywide Assured plc. Registered in England: 2261746.

Registered Office: 2nd Floor, Building 4, West Strand Business Park, West Strand Road, Preston, Lancashire, PR1 8UY.

Policy Statement



Countrywide Assured

Statement date: 19 October 2017

Type of Policy: Personal Pension Plan
Policy Number: KR1763732NA
Policy Owner: Mr Russell Bremner
Date of Birth: 1 October 1959
National Insurance Number: WK075825B

If the National Insurance Number shown above appears incorrect or is blank please confirm your correct number to us in writing.

Fund and Transfer Value Details:

Calculation date: 19 October 2017

The current fund value is £23479.74.

The total transfer value is £23382.38.

If you take your benefits or transfer your pension before your selected retirement date the transfer value may be lower than the fund value due to an early exit charge being applied. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to take your benefits or transfer your pension.

The transfer value is not guaranteed. We will calculate the transfer value the day after we receive the completed transfer form. If you have any other benefits under the policy we will cancel them at the same time.

Policy Details:

This policy provides benefits from a Registered Pension Scheme under Chapter 2 Part 4 of the Finance Act 2004.

No retirement benefits have been paid out from this plan and we are not aware of any flexible retirement benefits taken from any other scheme.

HM Revenue & Customs Maximum Tax Free Cash Details:

You should speak to the administrator of your new pension scheme, or your financial adviser, if you have a "protected" tax free cash sum entitlement above 25% of the value of your pension fund. This is to ensure that you understand how the transfer may affect that benefit when you retire.

Policy Statement - Continued

We enclose:

A Transfer Request Form for transferring to a UK Pension Scheme
A Lost Policy Form
Pension Fraud - warnings from The Pensions Regulator

Before paying the value we need:

The completed Transfer Request Form for transferring to a UK Pension Scheme
The Policy Document
The completed Lost Policy Form only if the Policy cannot be found

Pension Wise:

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise. Pension Wise will offer you free and impartial guidance on your retirement options. Go to www.pensionwise.gov.uk or call 0800 280 8880 to find out about free, impartial guidance about your retirement options.

Further Information:

If you have any questions please call us on the telephone number shown above and we will be happy to help you. Alternatively you can write to us at the above address.

Please note that Countrywide Assured is unable to give you any financial advice. If you require advice we suggest you contact an Independent Financial Adviser to discuss your personal circumstances.

Notes:

Protection against the Lifetime Allowance Charge

If the amount of an individual's pension savings exceeds a generous "Lifetime Allowance" set by the UK Government, the amount of those pension savings in excess of the Lifetime Allowance may be subject to a tax charge of up to 55%.

Individuals with pension savings that already exceed, or may at some stage exceed, the Lifetime Allowance have been given opportunities to apply to HM Revenue and Customs for protection against that Lifetime Allowance tax charge.

To qualify for protection against the tax charge, the individual must have applied personally to HM Revenue and Customs and, if successful, will have been issued with a certificate. HM Revenue and Customs' protection certificate will give specific detail of that person's protection against the Lifetime Allowance tax charge and also, if applicable, any entitlement to a protected pension commencement lump sum (tax free lump sum).

Policy Statement - Continued

The pension provider will need to see HM Revenue and Customs' protection certificate when the individual takes retirement benefits and when some other transactions are made.

Early exit charge

An early exit charge may apply if you transfer your pension before your selected retirement date. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to transfer your pension.

Policy Statement



Countrywide Assured

Statement date: 19 October 2017

Type of Policy:	Personal Pension Plan
Policy Number:	KR1763732NAA
Policy Owner:	Mr Russell Bremner
Date of Birth:	1 October 1959
National Insurance Number:	WK075825B

If the National Insurance Number shown above appears incorrect or is blank please confirm your correct number to us in writing.

Fund and Transfer Value Details:

Calculation date: 19 October 2017

The current fund value is £2540.67.

The total transfer value is £2520.31.

If you take your benefits or transfer your pension before your selected retirement date the transfer value may be lower than the fund value due to an early exit charge being applied. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to take your benefits or transfer your pension.

The transfer value is not guaranteed. We will calculate the transfer value the day after we receive the completed transfer form. If you have any other benefits under the policy we will cancel them at the same time.

Policy Details:

This policy provides benefits from a Registered Pension Scheme under Chapter 2 Part 4 of the Finance Act 2004.

No retirement benefits have been paid out from this plan and we are not aware of any flexible retirement benefits taken from any other scheme.

HM Revenue & Customs Maximum Tax Free Cash Details:

You should speak to the administrator of your new pension scheme, or your financial adviser, if you have a "protected" tax free cash sum entitlement above 25% of the value of your pension fund. This is to ensure that you understand how the transfer may affect that benefit when you retire.

Policy Statement - Continued

We enclose:

A Transfer Request Form for transferring to a UK Pension Scheme
A Lost Policy Form
Pension Fraud - warnings from The Pensions Regulator

Before paying the value we need:

The completed Transfer Request Form for transferring to a UK Pension Scheme
The Policy Document
The completed Lost Policy Form only if the Policy cannot be found

Pension Wise:

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise. Pension Wise will offer you free and impartial guidance on your retirement options. Go to www.pensionwise.gov.uk or call 0800 280 8880 to find out about free, impartial guidance about your retirement options.

Further Information:

If you have any questions please call us on the telephone number shown above and we will be happy to help you. Alternatively you can write to us at the above address.

Please note that Countrywide Assured is unable to give you any financial advice. If you require advice we suggest you contact an Independent Financial Adviser to discuss your personal circumstances.

Notes:

Protection against the Lifetime Allowance Charge

If the amount of an individual's pension savings exceeds a generous "Lifetime Allowance" set by the UK Government, the amount of those pension savings in excess of the Lifetime Allowance may be subject to a tax charge of up to 55%.

Individuals with pension savings that already exceed, or may at some stage exceed, the Lifetime Allowance have been given opportunities to apply to HM Revenue and Customs for protection against that Lifetime Allowance tax charge.

To qualify for protection against the tax charge, the individual must have applied personally to HM Revenue and Customs and, if successful, will have been issued with a certificate. HM Revenue and Customs' protection certificate will give specific detail of that person's protection against the Lifetime Allowance tax charge and also, if applicable, any entitlement to a protected pension commencement lump sum (tax free lump sum).

Policy Statement - Continued

The pension provider will need to see HM Revenue and Customs' protection certificate when the individual takes retirement benefits and when some other transactions are made.

Early exit charge

An early exit charge may apply if you transfer your pension before your selected retirement date. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to transfer your pension.

Transfer Form to a UK Pension Scheme



Countrywide Assured

Name of Transferring Scheme: PRA 88 Regular Premium Unit Linked (1988-1989)
Type of Policy: Personal Pension Plan
Policy Numbers: KR1763732NA and AA
Policy Owner: Mr Russell Bremner
Date of birth: 01/10/1959
National Insurance Number: WK075825B

If the National Insurance number shown above appears incorrect or is blank please indicate the correct number on this form.

Please note:

- Sections One and Two of this form are for completion by the receiving scheme provider.
- Section Three of this form is for completion by the transferring member.
- We have enclosed a guide and notes to help you complete this transfer application form.

Section One – Receiving Scheme Detail (to be completed by the new pension provider)

Name of Receiving Scheme

Name and Address of new provider

The Scheme is a Registered Pension Scheme under
Chapter 2 Part 4 of the Finance Act 2004

Yes

☐

No

☐

HM Revenue & Customs Registration Number for
Scheme (Please see Note 4. on next page)

EVIDENCE IS REQUIRED THAT THE RECEIVING SCHEME IS A REGISTERED PENSION SCHEME. IF IT IS NOT A REGISTERED PENSION SCHEME THE TRANSFER CANNOT PROCEED.

Section One – Receiving Scheme Detail (continued)

All schemes please also complete the following:

Please tick the appropriate box to describe the Receiving Scheme type from the following:

1. Fully invested in insurance policies with the provider named above

☐

2. Defined Benefit Scheme

☐

3. Money Purchase other than invested fully in insurance policies

☐

4. Self Administered Money Purchase Scheme

☐

5. Statutory Pension Scheme

☐

Section Two – Payment Instructions (to be completed by the new pension provider)

The transfer payment will be made when all our requirements have been met. Before completing the details below, please read the Notes in this section which contain important information.

Notes: -

1. For any **fully** insured pension scheme the Payee **MUST** be the receiving insurer.
2. For any self-administered scheme the payment **MUST** be in the name of the Trustees or Scheme Administrator of the specific scheme or to an insurer operating the scheme and paid directly to them.
3. For a statutory scheme the payment **MUST** be in the name of the specific scheme and paid directly to them.
4. Please provide documentary evidence that the Receiving Scheme is a Registered Pension Scheme under the Finance Act 2004. Acceptable evidence is either the HMRC letter to the Scheme Administrator confirming that the scheme is a Registered Pension Scheme or printed evidence pages from the Scheme Administrator's section of HMRC Pensions On-Line clearly showing that the scheme is a Registered Pension Scheme. Failure to provide this evidence could delay processing of the customer's request to transfer.

Payment will be made by Direct Credit please provide your Bank account details: ALL FIELDS ARE MANDATORY.

Name and Address of bank

Account number

Account name

Bank sort code

Declaration by Receiving Scheme

I confirm that the above information is correct and agree to the transfer of benefits. I authorise HM Revenue & Customs to provide to the scheme making the transfer confirmation, or otherwise, that the Receiving Scheme is a Registered Scheme.

Signature

Date

Name in capitals

Section Three – Member Details (to be completed by Mr Russell Bremner)

We recommend that as the transferring member you seek independent financial advice before completing this form.

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise before completing this form. Please see section Pension Wise for further details.

Protection against the Lifetime Allowance charge (see Notes for details)

Have you obtained certified Protection of your pension savings against the Lifetime Allowance charge from HM Revenue and Customs?

Yes

☐

No

☐

If you have answered NO please now sign the Declaration below.

I am enclosing the Protection certificate that was issued by HM Revenue & Customs when I registered for the Protection against the Lifetime Allowance Charge

Yes

☐

No

☐

If you have obtained Protection but are not sending your Protection certificate you must enter its reference number below.

HMRC Certificate reference number

Please also tick the following box if the statement is true.

I have established with my new pension scheme's administrator and/or my financial advisor the effect that the transfer has on the Protection of my pension savings against the Lifetime Allowance charge and any entitlement to a pension commencement lump sum greater than 25% of my pension fund.

☐

Please answer the following questions:

- Will you be receiving any cash payment, bonus, commission or loan from the receiving scheme or its administrators as a result of transferring your benefits?

Yes

☐

No

☐

- Did the receiving scheme/adviser or sales agents/representatives for the receiving scheme make the first contact (e.g. a cold call)?

Yes

☐

No

☐

- Have you been told that you can access any part of your pension fund under the receiving scheme before age 55, other than on the grounds of ill-health?

Yes

☐

No

☐

- Have you been told that you will be able to draw a higher tax free cash sum as a result of transferring?

Yes

☐

No

☐

- Have you been promised a specific/guaranteed rate of return?

Yes

☐

No

☐

- Have you been informed of an overseas investment opportunity?

Yes

☐

No

☐

Member Declaration

I authorise Countrywide Assured making the transfer payment to carry out the above instructions.

In return for payment by Countrywide Assured of the transfer value of the policy, I discharge Countrywide Assured from all liability under the policy and indemnify Countrywide Assured against all future claims under the policy.

I also authorise Countrywide Assured to provide, or obtain from, the new Pension Provider any details needed to complete the transfer.

I understand and agree that once my pension is transferred to my new pension scheme, Countrywide Assured will have no further liability to meet any guarantees previously provided by the transferred pension.

Signature

Date

A Guide to Completing the Transfer Application Form:

- The enclosed Transfer Application Form should be completed only if you are transferring your pension to a UK pension scheme. If you are transferring to an overseas pension scheme please call us for the appropriate form.
- Please ensure you complete the Transfer Application form carefully, as we will not be able to accept it as your valid instructions if incomplete.
- Please ensure you have completed all questions, signed and dated the Declaration section.
- Please do not use any correctional fluid on these forms. In the case of a mistake please cross through the error and sign next to the change made.
- Please return all pages of the Transfer Application Form, other than this guide and the notes.

Pension Wise:

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise. Pension Wise will offer you free and impartial guidance on your retirement options. Go to www.pensionwise.gov.uk or call 0800 280 8880 to find out about free, impartial guidance about your retirement options.

Further Information:

If you have any questions please call us on the telephone number shown above and we will be happy to help you. Alternatively you can write to us at the above address.

Please note that Countrywide Assured is unable to give you any financial advice. If you require advice we suggest you contact an Independent Financial Adviser to discuss your personal circumstances.

Notes:

Protection against the Lifetime Allowance Charge

If the amount of an individual's pension savings exceeds a generous "Lifetime Allowance" set by the UK Government, the amount of those pension savings in excess of the Lifetime Allowance may be subject to a tax charge of up to 55%.

Individuals with pension savings that already exceed, or may at some stage exceed, the Lifetime Allowance have been given opportunities to apply to HM Revenue and Customs for protection against that Lifetime Allowance tax charge.

To qualify for protection against the tax charge, the individual must have applied personally to HM Revenue and Customs and, if successful, will have been issued with a certificate. HM Revenue and Customs' protection certificate will give specific detail of that person's protection against the Lifetime Allowance tax charge and also, if applicable, any entitlement to a protected pension commencement lump sum (tax free lump sum).

The pension provider will need to see HM Revenue and Customs' protection certificate when the individual takes retirement benefits and when some other transactions are made.



Lost Policy Form

Statement date: 19 October 2017

Policy Numbers: KR1763732NA, AA, KV1763732NXA and YA
Policy on the life of: Mr R Bremner
Policy Owner: Mr R Bremner

I/We confirm:

- I/We have carried out a diligent search where I/we would expect to find the policy(ies)
- I/We have made enquiries of all people who may be able to give me/us information about the whereabouts of my/our policy documents - such as solicitors, accountants and bankers
- I/We confirm that the policy has not been assigned or deposited with any other party who can claim an entitlement to the proceeds of the policy
- I/We believe that the policy must be lost or destroyed
- If the policy documents are found in the future, I/we will inform you immediately and return them straight away
- I/We agree to indemnify and keep indemnified Countrywide Assured and its successors, and assigns against all losses, claims, demands or expenses which may be incurred by or made against the Company as a direct or indirect result of payment being made without the policy document being produced

Signed:

Signature

Full Name
(and position if appropriate)

Date

Notes on filling in the form:

- If you own the policy, you must sign this form.
- The form must also be signed by any trustees on the policy.
- If your employer owns the policy, they must sign this form. The person signing must include their position after their full name.

Policy Statement



Countrywide Assured

Statement date: 19 October 2017

Type of Policy:	Former Protected Rights
Policy Number:	KV1763732NXA
Policy Owner:	Mr Russell Bremner
Date of Birth:	1 October 1959
National Insurance Number:	WK075825B

If the National Insurance Number shown above appears incorrect or is blank please confirm your correct number to us in writing.

Fund and Transfer Value Details:

Calculation date: 19 October 2017

The current fund value is £41002.16.

The total Former Protected Rights transfer value is £41002.16.

If you take your benefits or transfer your pension before your selected retirement date the transfer value may be lower than the fund value due to an early exit charge being applied. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to take your benefits or transfer your pension.

The transfer value is not guaranteed. We will calculate the transfer value the day after we receive the completed transfer form. If you have any other benefits under the policy we will cancel them at the same time.

Policy Details:

This policy provides benefits from a Registered Pension Scheme under Chapter 2 Part 4 of the Finance Act 2004.

The transfer value contains former protected rights.

No retirement benefits have been paid out from this plan and we are not aware of any flexible retirement benefits taken from any other scheme.

Policy Statement - Continued

HM Revenue & Customs Maximum Tax Free Cash Details:

You should speak to the administrator of your new pension scheme, or your financial adviser, if you have a "protected" tax free cash sum entitlement above 25% of the value of your pension fund. This is to ensure that you understand how the transfer may affect that benefit when you retire.

We enclose:

A Transfer Request Form for transferring to a UK Pension Scheme
A Lost Policy Form
Pension Fraud - warnings from The Pensions Regulator

Before paying the value we need:

The completed Transfer Request Form for transferring to a UK Pension Scheme
The Policy Document
The completed Lost Policy Form only if the Policy cannot be found

Pension Wise:

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise. Pension Wise will offer you free and impartial guidance on your retirement options. Go to www.pensionwise.gov.uk or call 0800 280 8880 to find out about free, impartial guidance about your retirement options.

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Notes:

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Individuals with pension savings that already exceed, or may at some stage exceed, the Lifetime Allowance have been given opportunities to apply to HM Revenue and Customs for protection against that Lifetime Allowance tax charge.

Policy Statement - Continued

To qualify for protection against the tax charge, the individual must have applied personally to HM Revenue and Customs and, if successful, will have been issued with a certificate. HM Revenue and Customs' protection certificate will give specific detail of that person's protection against the Lifetime Allowance tax charge and also, if applicable, any entitlement to a protected pension commencement lump sum (tax free lump sum).

The pension provider will need to see HM Revenue and Customs' protection certificate when the individual takes retirement benefits and when some other transactions are made.

Early exit charge

An early exit charge may apply if you transfer your pension before your selected retirement date. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to transfer your pension.



Policy Statement

Statement date: 19 October 2017

Type of Policy:	Personal Pension Plan
Policy Number:	KV1763732NYA
Policy Owner:	Mr Russell Bremner
Date of Birth:	1 October 1959
National Insurance Number:	WK075825B

If the National Insurance Number shown above appears incorrect or is blank please confirm your correct number to us in writing.

Fund and Transfer Value Details:

Calculation date: 19 October 2017

The current fund value is £16333.11.

The total Former Protected Rights transfer value is £16333.11.

If you take your benefits or transfer your pension before your selected retirement date the transfer value may be lower than the fund value due to an early exit charge being applied. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to take your benefits or transfer your pension.

The transfer value is not guaranteed. We will calculate the transfer value the day after we receive the completed transfer form. If you have any other benefits under the policy we will cancel them at the same time.

Policy Details:

This policy provides benefits from a Registered Pension Scheme under Chapter 2 Part 4 of the Finance Act 2004.

The transfer value contains former protected rights.

No retirement benefits have been paid out from this plan and we are not aware of any flexible retirement benefits taken from any other scheme.

Policy Statement - Continued

HM Revenue & Customs Maximum Tax Free Cash Details:

You should speak to the administrator of your new pension scheme, or your financial adviser, if you have a "protected" tax free cash sum entitlement above 25% of the value of your pension fund. This is to ensure that you understand how the transfer may affect that benefit when you retire.

We enclose:

A Transfer Request Form for transferring to a UK Pension Scheme
A Lost Policy Form
Pension Fraud - warnings from The Pensions Regulator

Before paying the value we need:

The completed Transfer Request Form for transferring to a UK Pension Scheme
The Policy Document
The completed Lost Policy Form only if the Policy cannot be found

Pension Wise:

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise. Pension Wise will offer you free and impartial guidance on your retirement options. Go to www.pensionwise.gov.uk or call 0800 280 8880 to find out about free, impartial guidance about your retirement options.

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Please note that Countrywide Assured is unable to give you any financial advice. If you require advice we suggest you contact an Independent Financial Adviser to discuss your personal circumstances.

Notes:

Protection against the Lifetime Allowance Charge

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Individuals with pension savings that already exceed, or may at some stage exceed, the Lifetime Allowance have been given opportunities to apply to HM Revenue and Customs for protection against that Lifetime Allowance tax charge.

Policy Statement - Continued

To qualify for protection against the tax charge, the individual must have applied personally to HM Revenue and Customs and, if successful, will have been issued with a certificate. HM Revenue and Customs' protection certificate will give specific detail of that person's protection against the Lifetime Allowance tax charge and also, if applicable, any entitlement to a protected pension commencement lump sum (tax free lump sum).

The pension provider will need to see HM Revenue and Customs' protection certificate when the individual takes retirement benefits and when some other transactions are made.

Early exit charge

An early exit charge may apply if you transfer your pension before your selected retirement date. This charge will be capped at a maximum of 1% of the total value once you reach the age of 55. If you are approaching that age, you should take this into account, as well as all other relevant factors, before making a decision to transfer your pension.

Transfer Form to a UK Pension Scheme



Countrywide Assured

Name of Transferring Scheme: PRA 88 Single Premium Unit Linked (1988-1989)
Type of Policy: Former Protected Rights
Policy Numbers: KV1763732NXA and YA
Policy Owner: Mr Russell Bremner
Date of birth: 01/10/1959
National Insurance Number: WK075825B

If the National Insurance number shown above appears incorrect or is blank please indicate the correct number on this form.

Please note:

- Sections One and Two of this form are for completion by the receiving scheme provider.
- Section Three of this form is for completion by the transferring member.
- We have enclosed a guide and notes to help you complete this transfer application form.

Section One – Receiving Scheme Detail (to be completed by the new pension provider)

Name of Receiving Scheme

Name and Address of new provider

The Scheme is a Registered Pension Scheme under
Chapter 2 Part 4 of the Finance Act 2004

Yes

☐

No

☐

HM Revenue & Customs Registration Number for
Scheme (Please see Note 4. on next page)

EVIDENCE IS REQUIRED THAT THE RECEIVING SCHEME IS A REGISTERED PENSION SCHEME. IF IT IS NOT A REGISTERED PENSION SCHEME THE TRANSFER CANNOT PROCEED.

Section One – Receiving Scheme Detail (continued)

All schemes please also complete the following:

Please tick the appropriate box to describe the Receiving Scheme type from the following:

1. Fully invested in insurance policies with the provider named above

☐

2. Defined Benefit Scheme

☐

3. Money Purchase other than invested fully in insurance policies

☐

4. Self Administered Money Purchase Scheme

☐

5. Statutory Pension Scheme

☐

Section Two – Payment Instructions (to be completed by the new pension provider)

The transfer payment will be made when all our requirements have been met. Before completing the details below, please read the Notes in this section which contain important information.

Notes: -

1. For any **fully** insured pension scheme the Payee **MUST** be the receiving insurer.
2. For any self-administered scheme the payment **MUST** be in the name of the Trustees or Scheme Administrator of the specific scheme or to an insurer operating the scheme and paid directly to them.
3. For a statutory scheme the payment **MUST** be in the name of the specific scheme and paid directly to them.
4. Please provide documentary evidence that the Receiving Scheme is a Registered Pension Scheme under the Finance Act 2004. Acceptable evidence is either the HMRC letter to the Scheme Administrator confirming that the scheme is a Registered Pension Scheme or printed evidence pages from the Scheme Administrator's section of HMRC Pensions On-Line clearly showing that the scheme is a Registered Pension Scheme. Failure to provide this evidence could delay processing of the customer's request to transfer.

Payment will be made by Direct Credit please provide your Bank account details: ALL FIELDS ARE MANDATORY.

Name and Address of bank

Account number

Account name

Bank sort code

Declaration by Receiving Scheme

I confirm that the above information is correct and agree to the transfer of benefits. I authorise HM Revenue & Customs to provide to the scheme making the transfer confirmation, or otherwise, that the Receiving Scheme is a Registered Scheme.

Signature

Date

Name in capitals

Section Three – Member Details (to be completed by Mr Russell Bremner)

We recommend that as the transferring member you seek independent financial advice before completing this form.

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise before completing this form. Please see section Pension Wise for further details.

Protection against the Lifetime Allowance charge (see Notes for details)

Have you obtained certified Protection of your pension savings against the Lifetime Allowance charge from HM Revenue and Customs?

Yes

☐

No

☐

If you have answered NO please now sign the Declaration below.

I am enclosing the Protection certificate that was issued by HM Revenue & Customs when I registered for the Protection against the Lifetime Allowance Charge

Yes

☐

No

☐

If you have obtained Protection but are not sending your Protection certificate you must enter its reference number below.

HMRC Certificate reference number

Please also tick the following box if the statement is true.

I have established with my new pension scheme's administrator and/or my financial advisor the effect that the transfer has on the Protection of my pension savings against the Lifetime Allowance charge and any entitlement to a pension commencement lump sum greater than 25% of my pension fund.

☐

Please answer the following questions:

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| • Will you be receiving any cash payment, bonus, commission or loan from the receiving scheme or its administrators as a result of transferring your benefits? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| • Did the receiving scheme/adviser or sales agents/representatives for the receiving scheme make the first contact (e.g. a cold call)? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| • Have you been told that you can access any part of your pension fund under the receiving scheme before age 55, other than on the grounds of ill-health? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| • Have you been told that you will be able to draw a higher tax free cash sum as a result of transferring? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| • Have you been promised a specific/guaranteed rate of return? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| • Have you been informed of an overseas investment opportunity? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

Member Declaration

I authorise Countrywide Assured making the transfer payment to carry out the above instructions.

In return for payment by Countrywide Assured of the transfer value of the policy, I discharge Countrywide Assured from all liability under the policy and indemnify Countrywide Assured against all future claims under the policy.

I also authorise Countrywide Assured to provide, or obtain from, the new Pension Provider any details needed to complete the transfer.

I understand and agree that once my pension is transferred to my new pension scheme, Countrywide Assured will have no further liability to meet any guarantees previously provided by the transferred pension.

Signature

Date

A Guide to Completing the Transfer Application Form:

- The enclosed Transfer Application Form should be completed only if you are transferring your pension to a UK pension scheme. If you are transferring to an overseas pension scheme please call us for the appropriate form.
- Please ensure you complete the Transfer Application form carefully, as we will not be able to accept it as your valid instructions if incomplete.
- Please ensure you have completed all questions, signed and dated the Declaration section.
- Please do not use any correctional fluid on these forms. In the case of a mistake please cross through the error and sign next to the change made.
- Please return all pages of the Transfer Application Form, other than this guide and the notes.

Pension Wise:

If you are planning to transfer as a part of your strategy to begin taking your retirement benefits we strongly recommend that you contact Pension Wise. Pension Wise will offer you free and impartial guidance on your retirement options. Go to www.pensionwise.gov.uk or call 0800 280 8880 to find out about free, impartial guidance about your retirement options.

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Protection against the Lifetime Allowance Charge

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