



PHOENIX LIFE

LYNCH WOOD PARK
LYNCH WOOD
PETERBOROUGH
PE2 6FY

WWW.PHOENIXLIFE.CO.UK

(G99/603) 943/1210/1-3

00010/506212EBF00010

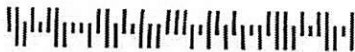
The Trustees of Project Framing
Limited SSAS Fund
38 Friary Road
Wraysbury
Staines-Upon-Thames
TW19 5JP

Customer Contact Centre
0345 880 0409

Plan number
775720000002775720

Your Reference
101965695A

Contact Name
The Trustees of Project Framing
Limited SSAS Fund



1 June 2017

Dear Sir or Madam

Encashment of investment

Scheme: Project Framing Limited SSAS Fund - Scheme number: 0775720
Member: Mrs Lindy Bremner - Member number: 0000002

Please note, before any claims can be paid we require a copy of the latest trust deed for the scheme as well as any deeds which changed the identity of the scheme trustees.

Thank you for your recent request to encash the above member account.

The encashment value of the above member account is £17,429.32. The value was calculated on 1 June 2017 and is not guaranteed.

If you wish to encash, or partially encash, the member account, please complete and return the enclosed encashment form to enable us to release payment. Any delay in returning the form will result in a delay in the release of funds.

Any encashment must be used in accordance with the rules of the scheme and with the requirements for a registered pension scheme under the Finance Act 2004. Failure to comply with the rules may result in tax charges levied by HM Revenue & Customs (HMRC).

We are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area at www.unbiased.co.uk.

If any of the details shown on this letter are incorrect, or if you require any further information, please call our UK-based Customer Contact Centre on 0345 880 0409 between 8.30am and 5.30pm, Monday to Friday. Calls to 03 numbers cost no more than a national

1006450008659

(G99) - DL_NPL_603_ENCASHMENT_AIX_PROD_2017091213026_170615_NONMAILSORT_ino..94312101-30000000 (H1, H7)

rate call to 01 or 02 numbers and are included in inclusive minutes and discount schemes in the same way. If calling from outside the UK, please call +44 (0) 1733 470470. Alternatively, you can go to the 'Contact Us' section of our website at www.phoenixlife.co.uk.

If you would like this information in large print, in Braille, or on cassette or CD, please call 0345 880 0409. If calling from outside the UK please call +44 (0) 1733 470470.

Yours faithfully



Milind Dhuru
Operations Director

Executive Pension Plan - Encashment Form

Scheme Name

Project Framing Limited SSAS Fund

Policy number

775720000002775720

Member

Mrs Lindy Bremner

Member number

0000002

Total encashment value: £17,429.32 at 1 June 2017

The above value is **not guaranteed** and may vary between now and the date of encashment so the available fund may be higher or lower than shown.

If this encashment is because of a member's death, please tick this box (Phoenix Life reserves the right to request proof of death).

☐

If you wish to encash all of the member account, please tick here.

☐

If you are encashing part of the member account, please tell us the amount you want to receive. Please specify **either** an amount or a percentage of the fund.

If you invest in more than one fund, the allocation of units will be encashed in the same proportion as the value of units held in each fund at the time of encashment. Alternatively, please specify one fund from which you wish the encashment to be paid:

If you choose a fixed amount from **one** fund, and the encashment reduces the value of the fund to zero, then any balance required will be deducted proportionately from all other investment funds.

Notes

Please remember: If you wish to fully encash the member account, or have chosen a percentage for partial encashment, the amount paid will be the encashment value calculated on the day after we receive all correctly completed documentation. This may be higher or lower than the amount shown above.

How would you like to receive the encashment amount?

Cheque

☐

or BACS

☐

20E460008659

(999) - DIL_NPL_603_ENCASHMENT_AIX_PROD_2017601213026_176195_NONMALSORT.mn -- 943/121172-300000000 (H1.H7)

Sort code (which can be found on your bank statement)

		--			--		
--	--	----	--	--	----	--	--

--	--	--	--	--	--	--	--

Postcode:

--

Postcode:

Name and address of payee if to be made by cheque

Name and address of payee if to be made by cheque

We, the trustees of the above stated policy(ies), hereby declare that:

- If the trustees have delegated their powers, duties and discretion to any person, in accordance with the trust deed and rules, then that person may sign this form. (We will need to see the document delegating the trustees' powers, duties and discretions if not previously produced). If not, the trustees authorised to sign in accordance with the trust deed and rules must sign.**

Signed on behalf of the trustees (if the trustees' powers, duties and discretions have been delegated)

Signature

Print Name(s) & Role

Date

OR

Signed by all trustees

If any trustee is a corporate body, the individual(s) signing on its behalf must be duly authorised to sign. Where the corporate body is a limited company and its articles of association provide that a company seal should be used, the company seal should be affixed in the presence of the authorised signatories.

Signature of Trustee(s)

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Print Name(s) & Role

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Date

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

(continue on a separate page if necessary)

659890006403

(039) - CIL_NPL_603_ENCASHMENT_AX_PROD_20170601213026_178185_NONMALSORT.pro - 943912123-30000000 (M1.M7)

(G99/603) 944/1213/1-3 00010/506212EBF00010

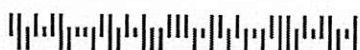
The Trustees of Project Framing
Limited SSAS Fund
38 Friary Road
Wraysbury
Staines-Upon-Thames
TW19 5JP

Customer Contact Centre
0345 880 0409

Plan number
775720000001775720

Your Reference
101965695A

Contact Name
The Trustees of Project Framing
Limited SSAS Fund



1 June 2017

Dear Sir or Madam

Encashment of investment

Scheme: Project Framing Limited SSAS Fund - Scheme number: 0775720
Member: Mr Russell Bremner - Member number: 0000001

Please note, before any claims can be paid we require a copy of the latest trust deed for the scheme as well as any deeds which changed the identity of the scheme trustees.

Thank you for your recent request to encash the above member account.

The encashment value of the above member account is £45,841.62. The value was calculated on 1 June 2017 and is not guaranteed.

An early claim charge applies to the investment, in line with the policy terms and conditions. The charge will apply if the investments are withdrawn before the end of the agreed investment term. This charge reflects our expenses, which would normally be taken over the full term of the contract.

From age 55 the early claim charge is capped at 1.00% of the fund value.

If you wish to encash, or partially encash, the member account, please complete and return the enclosed encashment form to enable us to release payment. Any delay in returning the form will result in a delay in the release of funds.

Any encashment must be used in accordance with the rules of the scheme and with the requirements for a registered pension scheme under the Finance Act 2004. Failure to comply with the rules may result in tax charges levied by HM Revenue & Customs (HMRC).

We are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area at www.unbiased.co.uk.

If any of the details shown on this letter are incorrect, or if you require any further information, please call our UK-based Customer Contact Centre on 0345 880 0409 between 8.30am and 5.30pm, Monday to Friday. Calls to 03 numbers cost no more than a national rate call to 01 or 02 numbers and are included in inclusive minutes and discount schemes in the same way. If calling from outside the UK, please call +44 (0) 1733 470470. Alternatively, you can go to the 'Contact Us' section of our website at www.phoenixlife.co.uk.

If you would like this information in large print, in Braille, or on cassette or CD, please call 0345 880 0409. If calling from outside the UK please call +44 (0) 1733 470470.

Yours faithfully



Milind Dhuru
Operations Director

Executive Pension Plan - Encashment Form

Scheme Name

Project Framing Limited SSAS Fund

Policy number

775720000001775720

Member

Mr Russell Bremner

Member number

0000001

Total encashment value: £45,841.62 at 1 June 2017

The above value is **not guaranteed** and may vary between now and the date of encashment so the available fund may be higher or lower than shown.

If this encashment is because of a member's death, please tick this box (Phoenix Life reserves the right to request proof of death).

☐

If you wish to encash all of the member account, please tick here.

☐

If you are encashing part of the member account, please tell us the amount you want to receive. Please specify **either** an amount or a percentage of the fund.

If you invest in more than one fund, the allocation of units will be encashed in the same proportion as the value of units held in each fund at the time of encashment. Alternatively, please specify one fund from which you wish the encashment to be paid:

If you choose a fixed amount from **one** fund, and the encashment reduces the value of the fund to zero, then any balance required will be deducted proportionately from all other investment funds.

Notes

Please remember: If you wish to fully encash the member account, or have chosen a percentage for partial encashment, the amount paid will be the encashment value calculated on the day after we receive all correctly completed documentation. This may be higher or lower than the amount shown above.

How would you like to receive the encashment amount?

Cheque

☐

or BACS

☐

204460008659

(G99) - DIL_NPL_603_ENCASHMENT_AX_PROD_2017061213026_178195_NONMAILSORT.mn - 944/1214/2-3-01000000 (H1, H7)

If you have selected BACS please complete the Trustees bank account details below:

Sort code (which can be found on your bank statement)

		--			--		
--	--	----	--	--	----	--	--

Building society roll number (if applicable)

--

Account number

--	--	--	--	--	--	--	--

Account name

--

Bank or building society name and address

--

Postcode:

If you have selected payment by cheque, please specify the payee below:

Name and address of payee if to be made by cheque

--

Postcode:

Declaration

We, the trustees of the above stated policy(ies), hereby declare that:

- We agree to the payment of funds in line with the instructions contained in this form. We are the legal owner of the above policy(ies) and are legally entitled to receive the benefits of the policy(ies) in our capacity as trustees.
- We authorise Phoenix Life Assurance Limited to pay the value of the investment above, to us as trustees. I/We agree that full payment by Phoenix Life Assurance Limited of the encashment value in respect of the claim arising from this encashment form, is in discharge of Phoenix Life Assurance Limited's obligation to make payments on the policy, or if applicable, the part of the policy encashed. For the avoidance of doubt, this discharge shall not prohibit me/us from raising a claim relating to any act or omission by Phoenix Life Assurance Limited in relation to the policy.
- In return for Phoenix Life Assurance Limited paying the proceeds from the policy(ies) to us, we promise that we will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information carelessly given by us, or on our behalf, either in this form or with respect to benefits from the policy(ies). We also promise that we will be responsible for any losses and/or expenses which are the result of any untrue, misleading, or inaccurate information deliberately given by us, or on our behalf, either in this form or with respect to the benefits from the policy(ies).
- We understand that making a false declaration may result in tax charges and other penalties.
- We understand the amount paid will be the value of the investment(s) the day after all requirements have been received. This may be higher or lower than the amount shown above.
- The policy document is enclosed/has been lost/not applicable due to partial encashment (delete as appropriate).

If the trustees have delegated their powers, duties and discretion to any person, in accordance with the trust deed and rules, then that person may sign this form. (We will need to see the document delegating the trustees' powers, duties and discretions if not previously produced). If not, the trustees authorised to sign in accordance with the trust deed and rules must sign.

Signed on behalf of the trustees (if the trustees' powers, duties and discretions have been delegated)

Signature

Print Name(s) & Role

Date

OR

Signed by all trustees

If any trustee is a corporate body, the individual(s) signing on its behalf must be duly authorised to sign. Where the corporate body is a limited company and its articles of association provide that a company seal should be used, the company seal should be affixed in the presence of the authorised signatories.

Signature of Trustee(s)

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Print Name(s) & Role

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Date

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

(continue on a separate page if necessary)

ENCASHMENT

(599) - DLT_NPL_903_ENCASHMENT_AIX_PROD_20170601213026_176185_NONMALSORT.ho - 94412150-30000000 (111.A7)



PHOENIX LIFE

LYNCH WOOD PARK
LYNCH WOOD
PETERBOROUGH
PE2 6FY

WWW.PHOENIXLIFE.CO.UK

The Trustees of Project Framing
Limited SSAS Fund
38 Friary Road
Wraysbury
Staines-Upon-Thames
TW19 5JP

Customer Contact Centre
0345 880 0409

Scheme Number
0775720

Our reference
101965695A

1 June 2017

Dear Sir or Madam

Project Framing Limited SSAS Fund

I am writing further to a recent request from City Financial Consultants Ltd.

As we do not hold authority to deal with them directly we are sending this information to you to forward to them at your discretion.

Please find below current values for all the members of the scheme.

Mr Russell Bremner – 775720000001775720

The plan contains a Guaranteed Sum Assured. This is the basic guaranteed benefit of the profit sharing part of the plan applicable to normal retirement date (NRD) as long as the member **does not** transfer or switch out of the profit sharing fund.

The value of the Profit Sharing Account at 1 October 2019 (NRD) = £16,447.10.

The total fund value as at 1 June 2017 = £46,304.67.

The total transfer value as at 1 June 2017 = £45,841.62.

Please note these values are not guaranteed and may change at any future date.

Mrs Lindy Bremner – 775720000002775720

The total fund value as at 1 June 2017 = £17,429.32.

The total transfer value as at 1 June 2017 = £17,429.32.

Please note these values are not guaranteed and may change at any future date.

I trust this information is of assistance to you.

If any of the details shown in this letter are incorrect, or if you require any further information, please call our UK-based Customer Contact Centre on 0345 880 0409 between 8.30am and 5.30pm, Monday to Friday. Calls to 03 numbers cost no more than a national rate call to 01 or 02 numbers and are included in inclusive minutes and discount schemes in the same way. If calling from outside the UK, please call +44 (0) 1733 470470. Alternatively, you can go to the 'Contact Us' section of our website at www.phoenixlife.co.uk.

Yours faithfully



Milind Dhuru
Operations Director

If you would like this information in large print, in Braille, or on cassette or CD, please call 0345 880 0409. If calling from outside the UK please call +44 (0) 1733 470470.

Financial Solutions 2000 Ltd
 Link House
 Link Lane
 Wallington
 SM6 9DY

Customer Contact Centre
 0345 8800 409

Plan Number
 775720000002775720

Our Reference
 7290546101

1 June 2017

Dear Sirs

Phoenix Life SSAS Plan – Mrs Lindy Diane Bremner

Thank you for your recent telephone call on 19 May 2017.

Please find below the information for the above policy as requested.

- The policy is invested in a Small Self Administered Scheme.
- The policy commenced on 6 August 1997.
- The normal retirement date of the plan was 1 September 2013, the current Intended Retirement Date is 1 September 2023 but benefits can be taken anytime without any penalties being applied.
- The last contribution paid was in 2004.
- The plan status is paid up and no further premiums can be paid.

A breakdown of the plan value is shown below.

	Initial Investment (£)	Ordinary Investment (£)	Total Value (£)
NPLL Capital Account Type 1 - 01		4,055.66	4,055.66
NPLL Capital Account Type 1 – 01 Bonus		693.11	693.11

Fund Name	Unit Type	No. of Units	Unit Price (£)	Bid	Fund Value (£)
Pension Phoenix NPI Pens Managed	Ordinary	464.7551	27.1780		12,631.11

Total fund value as at 1 June 2017 = £ 17,429.32

Total transfer value as at 1 June 2017 = £ 17,429.32

Please note these values are not guaranteed and will be recalculated at any future date.

Due to the nature of the scheme, the only option available is to encash the policy with the proceeds being paid to the trustees.

Please note, before any claims can be paid we require a copy of the latest trust deed for the scheme as well as any deeds which changed the identity of the scheme trustees.

I hope this information is of assistance to you.

If any details shown on this letter are incorrect, or if you require any further information, please call our UK-based Customer Contact Centre on 0345 8800 409 between 8.30am to 5.30pm, Monday to Friday. Calls to 03 numbers cost no more than a national rate call to 01 or 02 numbers and are included in inclusive minutes and discount schemes in the same way. If calling from outside the UK, please call +44 (0) 1733 470 470. Alternatively, you can go to the 'Contact Us' section on our website (www.phoenixlife.co.uk).

Yours faithfully



Milind Dhuru
Operations Director

If you would like this information in large print, in Braille, or on cassette or CD, please call 0345 8800 409. If calling from outside the UK please call +44 (0) 1733 470470.