

TRANSFER STATEMENT

countrywideassured.co.uk

This statement has important information to help you to decide whether transferring your plan is the right choice for you. It's important that you read this statement along with the letter and our guide. We strongly recommend you consider all your options before transferring your plan.

STATEMENT DATE:

27 May 2021

Customer helpline:

0345 300 0144

Opening times:

Monday to Friday 9am to 5.30pm

Your plan summary

YOUR NAME	Mr Russell Bremner		
YOUR SELECTED RETIREMENT DATE	1 October 2034	YOUR AGE AT SELECTED RETIREMENT DATE	75
PLAN NAME	Personal Retirement Account	PLAN NUMBER	KR1763732NA
PLAN TYPE	Personal Pension Plan	PLAN STATUS	Paid Up
START DATE	12 December 1988	PENSION SCHEME TAX REFERENCE	00619285RZ

TIP 1

Do read your statement along with our guide: 'Your pension transfer explained'.

CURRENT VALUE	*£30,208.27	CALCULATION DATE	27 May 2021
CURRENT TRANSFER VALUE	*£30,208.27		
TRANSFER CHARGE	£0.00	Yes, it is correct! There is no transfer charge.	
TOTAL CONTRIBUTIONS	£3,427.20	This is the total amount of contributions paid since the plan started including tax relief.	
CURRENT NET CONTRIBUTION	£0.00	No contributions have been received during the statement period as your plan is paid-up.	
TAX RELIEF	£0.00	No tax relief has been received during the statement period as your plan is paid-up.	
CURRENT GROSS CONTRIBUTION	£0.00	No contributions have been received during the statement period as your plan is paid-up.	

The transfer value is linked to your plan's investment performance and likely to change between now and your actual transfer date. So the transfer value shown here is only a guide.

IMPORTANT INFORMATION

***Please remember that the value of your pension savings may go down as well as up.**

YOUR PLAN

CHARGES

The charges shown reflect the cost of maintaining your plan should you decide to keep your plan with us rather than transfer it to another provider. This way you can weigh up the pros and cons of staying as well as leaving.

CHARGES DURING 12 MONTHS TO 27 May 2021

ESTIMATED ANNUAL MANAGEMENT CHARGE £415.09

This charge covers the cost of managing the investment fund(s) and administration. The annual management charge is calculated each day based on the value of the fund. Because we deduct the charge when pricing the fund rather than by selling units from your plan, the amount shown on your statement is an estimated charge.

OTHER CHARGES

TOTAL £415.09

TIP 2

Don't forget your latest annual statement for more detailed information about your plan.

TIP 3

Before you take any action, please get guidance or financial and/or tax advice to fully understand the outcomes.

WANT TO TRANSFER?

If you wish to go ahead with your pension transfer

- Please complete Section 3 of the Transfer Request Form.
- If you need help, please see the guidance notes which accompany the Transfer Request Form inside this pack.
- Your new pension provider will need to complete and return Section 1 and 2 of the Transfer Request Form.

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

Project Framing Ltd SSAS Fund

Name and Address of new provider

Trustees of the Project Framing Ltd
SSAS Pension Fund
112 Power Rd
Chiswick
London
W4 5PY

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)

00435840RE

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

HSBC

Account number

01462385

Account name

Project Framing Ltd SSAS Fund

Bank sort code

40-06-02

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

22/06/2021

Name in capitals

RUSSELL BREMNER

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.

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 checked="" 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 checked="" 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 checked="" 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 checked="" type="checkbox"/> |
| • Have you been promised a specific/guaranteed rate of return? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| • Have you been informed of an overseas investment opportunity? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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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 <input type="checkbox"/>	No <input type="checkbox"/>
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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.

☐

Policy Document Declaration:

- I have enclosed the original policy documents.
- I have not enclosed the original policy documents. By ticking this box, I confirm Countrywide Assured is not liable for this policy after final payment has been made.

☐☒

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.
- agree to return the full claim amount to Countrywide Assured should I be claiming money that I am not entitled to.

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. You can access Pension Wise at pensionwise.gov.uk or by telephone on 0800 138 3944 to find out about free, impartial guidance about your retirement options or to book a phone or face to face appointment.

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.

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STATEMENT DATE:

27 May 2021

Customer helpline:

0345 300 0144

Opening times:

Monday to Friday 9am to 5.30pm

Your plan summary

YOUR NAME	Mr Russell Bremner
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YOUR SELECTED RETIREMENT DATE	1 October 2034	YOUR AGE AT SELECTED RETIREMENT DATE	75
PLAN NAME	Personal Retirement Account	PLAN NUMBER	KR1763732NAA
PLAN TYPE	Personal Pension Plan	PLAN STATUS	Paid Up
START DATE	1 May 1992	PENSION SCHEME TAX REFERENCE	00619285RZ

TIP 1
Do read your statement along with our guide: 'Your pension transfer explained'.

CURRENT VALUE	*£2,987.71	CALCULATION DATE	27 May 2021
CURRENT TRANSFER VALUE	*£2,987.71		
TRANSFER CHARGE	£0.00	Yes, it is correct! There is no transfer charge.	
TOTAL CONTRIBUTIONS	£620.00	This is the total amount of contributions paid since the plan started including tax relief.	
CURRENT NET CONTRIBUTION	£0.00	No contributions have been received during the statement period as your plan is paid-up.	
TAX RELIEF	£0.00	No tax relief has been received during the statement period as your plan is paid-up.	
CURRENT GROSS CONTRIBUTION	£0.00	No contributions have been received during the statement period as your plan is paid-up.	

The transfer value is linked to your plan's investment performance and likely to change between now and your actual transfer date. So the transfer value shown here is only a guide.

IMPORTANT INFORMATION

***Please remember that the value of your pension savings may go down as well as up.**

YOUR PLAN

CHARGES

The charges shown reflect the cost of maintaining your plan should you decide to keep your plan with us rather than transfer it to another provider. This way you can weigh up the pros and cons of staying as well as leaving.

CHARGES DURING 12 MONTHS TO 27 May 2021

ESTIMATED ANNUAL MANAGEMENT CHARGE £38.08

This charge covers the cost of managing the investment fund(s) and administration. The annual management charge is calculated each day based on the value of the fund. Because we deduct the charge when pricing the fund rather than by selling units from your plan, the amount shown on your statement is an estimated charge.

OTHER CHARGES

TOTAL £38.08

TIP 2

Don't forget your latest annual statement for more detailed information about your plan.

TIP 3

Before you take any action, please get guidance or financial and/or tax advice to fully understand the outcomes.

WANT TO TRANSFER?

If you wish to go ahead with your pension transfer

- Please complete Section 3 of the Transfer Request Form.
- If you need help, please see the guidance notes which accompany the Transfer Request Form inside this pack.
- Your new pension provider will need to complete and return Section 1 and 2 of the Transfer Request Form.

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This statement has important information to help you to decide whether transferring your plan is the right choice for you. It's important that you read this statement along with the letter and our guide. We strongly recommend you consider all your options before transferring your plan.

STATEMENT DATE:

27 May 2021

Customer helpline:

0345 300 0144

Opening times:

Monday to Friday 9am to 5.30pm

Your plan summary

YOUR NAME	Mr Russell Bremner		
YOUR SELECTED RETIREMENT DATE	1 October 2024	YOUR AGE AT SELECTED RETIREMENT DATE	65
PLAN NAME	Personal Retirement Account	PLAN NUMBER	KV1763732NXA
PLAN TYPE	Former Protected Rights	PLAN STATUS	In Force
START DATE	20 March 1989	PENSION SCHEME TAX REFERENCE	00619285RZ

TIP 1

Do read your statement along with our guide: 'Your pension transfer explained'.

CURRENT VALUE	*£61,308.08	CALCULATION DATE	27 May 2021
CURRENT TRANSFER VALUE	*£61,308.08		
TRANSFER CHARGE	£0.00	Yes, it is correct! There is no transfer charge.	
TOTAL CONTRIBUTIONS	£22,075.25	This is the total amount of contributions paid since the plan started including tax relief.	
CURRENT NET CONTRIBUTION		Not Applicable	
TAX RELIEF		Not Applicable	
CURRENT GROSS CONTRIBUTION		Not Applicable	

The transfer value is linked to your plan's investment performance and likely to change between now and your actual transfer date. So the transfer value shown here is only a guide.

IMPORTANT INFORMATION

*Please remember that the value of your pension savings may go down as well as up.

YOUR PLAN

CHARGES

The charges shown reflect the cost of maintaining your plan should you decide to keep your plan with us rather than transfer it to another provider. This way you can weigh up the pros and cons of staying as well as leaving.

CHARGES DURING 12 MONTHS TO 27 May 2021

ESTIMATED ANNUAL MANAGEMENT CHARGE £929.72

This charge covers the cost of managing the investment fund(s) and administration. The annual management charge is calculated each day based on the value of the fund. Because we deduct the charge when pricing the fund rather than by selling units from your plan, the amount shown on your statement is an estimated charge.

OTHER CHARGES

TOTAL £929.72

TIP 2

Don't forget your latest annual statement for more detailed information about your plan.

TIP 3

Before you take any action, please get guidance or financial and/or tax advice to fully understand the outcomes.

WANT TO TRANSFER?

If you wish to go ahead with your pension transfer

- Please complete Section 3 of the Transfer Request Form.
- If you need help, please see the guidance notes which accompany the Transfer Request Form inside this pack.
- Your new pension provider will need to complete and return Section 1 and 2 of the Transfer Request Form.

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

Project Framing Ltd SSAS Fund

Name and Address of new provider

Trustees of the Project Framing Ltd SSAS
Pension Fund
112 Power Rd
Chiswick
London
W4 5PY

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)

00435840RE

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

HSBC

Account number

01462385

Account name

Project Framing Ltd SSAS Fund

Bank sort code

40-06-02

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

22/06/2021

Name in capitals

RUSSELL BREMNER

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.

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 checked="" 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 checked="" 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 checked="" 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 checked="" type="checkbox"/> |
| • Have you been promised a specific/guaranteed rate of return? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| • Have you been informed of an overseas investment opportunity? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
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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 <input type="checkbox"/>	No <input type="checkbox"/>
--	------------------------------	-----------------------------

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.

☐

Policy Document Declaration:

- I have enclosed the original policy documents.
- I have not enclosed the original policy documents. By ticking this box, I confirm Countrywide Assured is not liable for this policy after final payment has been made.

☐☒

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.
- agree to return the full claim amount to Countrywide Assured should I be claiming money that I am not entitled to.

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

22/06/2021

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. You can access Pension Wise at pensionwise.gov.uk or by telephone on 0800 138 3944 to find out about free, impartial guidance about your retirement options or to book a phone or face to face appointment.

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.

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STATEMENT DATE:

27 May 2021

Customer helpline:

0345 300 0144

Opening times:

Monday to Friday 9am to 5.30pm

Your plan summary

YOUR NAME	Mr Russell Bremner		
YOUR SELECTED RETIREMENT DATE	1 October 2024	YOUR AGE AT SELECTED RETIREMENT DATE	65
PLAN NAME	Personal Retirement Account	PLAN NUMBER	KV1763732NYA
PLAN TYPE	Former Protected Rights	PLAN STATUS	In Force
START DATE	20 May 1989	PENSION SCHEME TAX REFERENCE	00619285RZ

TIP 1

Do read your statement along with our guide: 'Your pension transfer explained'.

CURRENT VALUE	*£30,160.34	CALCULATION DATE	27 May 2021
CURRENT TRANSFER VALUE	*£30,160.34		
TRANSFER CHARGE	£0.00	Yes, it is correct! There is no transfer charge.	
TOTAL CONTRIBUTIONS	£3,121.14	This is the total amount of contributions paid since the plan started including tax relief.	
CURRENT NET CONTRIBUTION		Not Applicable	
TAX RELIEF		Not Applicable	
CURRENT GROSS CONTRIBUTION		Not Applicable	

The transfer value is linked to your plan's investment performance and likely to change between now and your actual transfer date. So the transfer value shown here is only a guide.

IMPORTANT INFORMATION

***Please remember that the value of your pension savings may go down as well as up.**

YOUR PLAN

CHARGES

The charges shown reflect the cost of maintaining your plan should you decide to keep your plan with us rather than transfer it to another provider. This way you can weigh up the pros and cons of staying as well as leaving.

CHARGES DURING 12 MONTHS TO 27 May 2021

ESTIMATED ANNUAL MANAGEMENT CHARGE £391.83

This charge covers the cost of managing the investment fund(s) and administration. The annual management charge is calculated each day based on the value of the fund. Because we deduct the charge when pricing the fund rather than by selling units from your plan, the amount shown on your statement is an estimated charge.

OTHER CHARGES

TOTAL £391.83

TIP 2

Don't forget your latest annual statement for more detailed information about your plan.

TIP 3

Before you take any action, please get guidance or financial and/or tax advice to fully understand the outcomes.

WANT TO TRANSFER?

If you wish to go ahead with your pension transfer

- Please complete Section 3 of the Transfer Request Form.
- If you need help, please see the guidance notes which accompany the Transfer Request Form inside this pack.
- Your new pension provider will need to complete and return Section 1 and 2 of the Transfer Request Form.

Identity Verification Requirements

Anti-Money Laundering Regulations require us to verify the identity of policyholders / trustees / assignees in certain circumstances. We are also required to establish the identity of all beneficiaries of life policies that are written in trust.

UK Residents

If you live in the UK we can verify identity electronically, by conducting an on-line verification check. Please note if we are unable to verify an individual by an on-line check we will request proof of identity and address.

If you would prefer to send in identity documentation, the guidance below outlines the documentation required. We are able to accept a certified copy in place of the original (this avoids the risks associated with sending original documents in the post) along with any other specified documents detailed in the claim form.

The following tables show the standard documentation acceptable to verify your personal identity. The number of documents required depends upon the type of documents available and your country of residency.

Only ONE of the following documents is required to verify identity

- Valid passport
- Valid photocard driving licence (full or provisional)
- Firearms certificate/shotgun license
- Northern Ireland Electoral ID Card
- EU Member State Identity Card

OR – where you are unable to provide any of the documents listed above

TWO documents are required to verify identity from the table below – one document from each column. Please note that the same document cannot be used for both columns e.g. Evidence of tax credit. Each document should include your current residential address where appropriate.

List A - Government issued non-photo document	List B – Other
<ul style="list-style-type: none">▪ Valid old style full UK driving licence (see note below)▪ Evidence of entitlement to state benefit or pension (dated within the last 12 months)▪ Evidence of local authority funded benefit (dated within the last 12 months)▪ Evidence of tax credit (dated within the last 12 months)▪ Evidence of education or other grant (dated within the last 12 months) <p>Please note: We do not accept old style provisional driving licences and part counterpart driving licences. In England, Scotland and Wales, the paper counterpart to the photocard driving licence was abolished on 8 June 2015.</p>	<ul style="list-style-type: none">▪ Council tax demand for the current year▪ Current UK bank statement (dated within the last 6 months)▪ Utility bill (dated within the last 6 months)▪ Evidence of entitlement to state benefit or pension (dated within the last 12 months)▪ Evidence of local-authority funded benefit (dated within the last 12 months)▪ Evidence of tax credit (dated within the last 12 months)▪ Current instrument of a court appointment (such as a Grant of Probate)▪ Document from a product provider regulated by the Financial Conduct Authority (dated within the last 12 months)▪ HMRC correspondence detailing name, address and permanent NI number (dated within the last 12 months)▪ Evidence of education or other grant (dated within the last 12 months)

Certifying Documents - UK Residents

We are able to accept a certified copy in place of the original (this avoids the risks associated with sending original documents in the post). The relevant documents will need to be certified by one of the following who must be currently employed in the relevant profession.

• Accountant	• Financial Adviser
• Bank or Building Society official	• Medical Practitioner
• Barrister	• Member of Parliament
• Commissioner for Oaths	• Notary Public
• Councillor: local or county	• Post Office official
• Chairman or Director of a Limited Company	• Police Officer
	• Solicitor

Please note: the person undertaking the certification must provide contact details (name, address, telephone number and occupation) and the copies should be dated and signed by the certifier within three months of receipt, and state 'originals seen'. If the identification evidence includes a photograph, the wording should further state 'the photograph is a true likeness of the applicant'.

Non UK Residents

For residents living outside of the UK, the following documentation must be received:

Certified Copies of:

- Valid Passport
- and
- Current bank statement (dated within the last 6 months)
- and
- Utility Bill showing your residential address (dated within the last 6 months). Please note if your bank statement contains your residential address a separate utility bill will not be required.

Certifying Documents - Non UK Residents

The listed documents must be certified by one of the following.

• Attorney	• High Commission of the country of issue
• Consulate of the country of issue	• Lawyer
• Embassy of the country of issue	

Please note: the person undertaking the certification must provide contact details (name, address, telephone number and occupation) and the copies should be dated and signed by the certifier within three months of receipt, and state 'originals seen'. If the identification evidence includes a photograph, the wording should further state 'the photograph is a true likeness of the applicant'.

**TRUSTEES, BENEFICIARIES OF LIFE INSURANCE POLICIES, POWER OF ATTORNEY, TRUSTEE IN BANKRUPTCY,
ASSIGNEES, PREMIUM PAYER**

Please confirm the Full name, Address and Date of Birth of all Policy Owners and for those relationships listed above. We are required to establish the identity of policy beneficiaries therefore, for life policies written in trust, please also provide details of **ALL** Beneficiaries.

Policy Number(s): _____

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

Relationship to policy: _____

Full Name: _____

Date of Birth: _____

Address: _____

Residency: _____

(main country of residence)

*If there are more than eight relationships, please provide details overleaf or on a separate sheet.

Please note:

For UK residents, if we are unable to verify an individual by an on-line check we will request proof of identity and address in line with the guidance on the previous pages.

For Non-UK residents, we are unable to perform the check electronically; documentary evidence to confirm identity will be required in line with the guidance on the previous pages.