



Consilium
Asset Management

Pensions Practitioner
Daws House
33-35 Daws Lane
London
NW7 4SD

1st June 2016

Dear Sir or Madam

Re: Boyd and Lloyd Pension Scheme

Please find enclosed the following documents

1. Deed to add an additional participating employer
2. Transfer form in relation to the clients transfer to the Scheme from NPI

Could you please confirm receipt of the forms by email to CD@consilium-ifa.co.uk. Any queries should also be addressed to the same email address

Yours faithfully

G Bond
Director
Consilium Asset Management

Dated:

Boyd & Lloyd Pension Scheme

Deed of Appointment of a Participating Employer

Parties

- 1** **Origin (Bristol) Ltd** (Company No. 02721105) of Delta Place, 27 Bath Road, Cheltenham, GL53 7TH (in this deed called the 'Principal Employer')
- 2** **Darren David William Lloyd** of Brinkwood, Hedgemoor Close, Stapleton, Bristol, BS16 1ER and **Robert Boyd** of Flat 2, 20 College Street, Burnham-On-Sea, TA8 1AS (in this deed called the 'Trustees')
- 3** **Origin Property Management Ltd** (Company No. 05083265) of Delta Place, 27 Bath Road, Cheltenham, Gloucestershire, GL53 7TH (in this deed called the 'Participating Employer')


Recitals


- (A)** **Boyd & Lloyd Pension Scheme** (in this deed called the 'Scheme') is a pension scheme which is currently governed by a Definitive Trust Deed and Rules dated 26 November 2012, a Deed of Appointment and Amendment dated 07 November 2013 and a Deed of Removal of Trustee dated 28th February 2017 (in this deed called the 'Existing Provisions').
- (B)** The Trustees under 11.2 of the existing provisions may at any time under Deed admit a Participating Employer to the Scheme with the consent of the existing Principal Employer.
- (C)** The Trustees wish to appoint a Participating Employer to the Scheme.

Operative provisions

- 1.** Each Trustee who is a member by his execution of this deed gives his consent as a member to any and all modifications made by this deed, and confirms that he has had a reasonable opportunity to make representations to the other Trustees about the modifications, and that he is aware that the consent requirements apply in his case in respect of the modifications. Words given a specific meaning for the purposes of section 67 of the Pensions Act 1995 shall have the same meaning in this clause.
- 2.** In exercise under their power under clause 11.2 of the existing provisions the Trustees admit the Participating Employer to the Trusts of the Scheme. The existing Principal Employer consents to this appointment.
- 3.** The Trustees will undertake all amendments to ensure proper implementation of the changes to the Trusts of the Scheme as required by 5.1 of the Existing Provisions.
- 4.** The Participating Employer undertakes to perform in all their functions and exercise their powers in accordance with the requirements of the Existing Provisions.
- 5.** Unless the context requires otherwise, meanings assigned to words and expressions in the Existing Provisions shall apply to words and expressions not otherwise defined in this deed.

SIGNED as a deed, and delivered when dated,
by **Origin Property Management Ltd** acting
by


Director Signature: 
Name : DAREEN DW LLOYD 1/6/17


~~Director~~ Signature: 
Secretary Name : DAREEN DW LLOYD 1/6/17

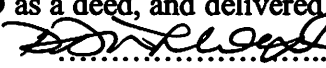
The provisions of this deed shall have effect on and from its date


IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

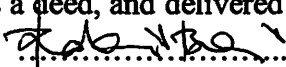
SIGNED as a deed, and delivered when dated,
by **Origin (Bristol) Ltd** acting by


Director Signature: 
Name : 1/6/17

~~Director~~ Signature: 
Secretary Name : 1/6/17

SIGNED as a deed, and delivered when dated,
by  (signature)
Darren David William Lloyd in the presence
of:

Witness Signature:  - G. BOND.
Name : VAYRE HOUSE, HATTERS LANE
Address : CHIPPING SODBURY, BS37 6AA

SIGNED as a deed, and delivered when dated,
by  (signature)
Robert Boyd in the presence of:

Witness Signature: 
Name : G. BOND
Address : VAYRE HOUSE, HATTERS LANE
 CHIPPING SODBURY BS37 6AA.

Information for the Receiving Pension Scheme

Existing Arrangement Details

Plan holder name: Mr Darren Lloyd
Plan number: M43941N 000-000
Contact Address: Lynch Wood Park
Lynch Wood
Peterborough
PE2 6FY
Plan Type: Personal Pension Plan

The scheme is, or is deemed to be, a registered pension scheme in accordance with Part 4 of the Finance Act 2004.

IR reference or HMRC PSTR

00605333RT

Transfer Value as at 04/05/2017

Former protected rights :	£16,581.55
Total non-protected rights:	£0.00
Total transfer value:	£16,581.55

- The above figures are not guaranteed, and will be recalculated before the payment is made.

Additional transfer details

Are any rights resulting from a pension share included?	No
Are drawdown pension funds included?	No
Has any tax-free lump sum been paid in connection with the rights being transferred?	No
Are any of the rights being transferred subject to a pension earmarking or attachment order?	No
Would block transfer or scheme wind-up rules apply?	No
Has the planholder flexibly accessed pension rights which subject them to the money purchase annual allowance ?	No

Transfer Discharge Form

To be completed by the planholder.

Planholder:

Mr Darren Lloyd

Plan number(s):

M43941N 000-000

I authorise Phoenix Life Assurance Limited to transfer the sum of **£16,581.55 not guaranteed** to:

Enter the full name and address of the pension provider or pension scheme which is to receive the transfer payment.

Provider/Scheme name:

Provider/Scheme address:

Postcode:

IMPORTANT - Please tick the box if required

☐ Before acting upon these instructions, please warn me or my financial adviser (where applicable) if the transfer value has fallen by more than 5% from the figure quoted. I understand that, if this box is ticked and the value falls by more than 5% when the actual transfer is calculated, you will attempt to contact me by telephone on the daytime number provided below. If you are unable to contact me by telephone you will write to me. **I am aware that this will mean my transfer request will not be processed until I instruct Phoenix Life to proceed.**

Please provide a telephone number below which we can use to contact you between the hours of 8.30am and 5.30pm, Monday to Friday.

Preferred daytime contact number:

If your financial adviser is acting on your behalf please tick the box

☒ My financial adviser is dealing with my pension transfer on my behalf, I authorise you to act upon their/his instructions.

Special Instructions:

Planholder's declaration:

Please read this declaration carefully before signing it. If you believe one or more of the statements are not true in relation to the proposed transfer, and as a result you cannot sign the declaration, the transfer cannot proceed.

In relation to the plan(s) listed above, I hereby declare:

- I agree to, and request, the transfer of benefits as indicated above.
- I understand the transfer value is not guaranteed. It will be recalculated before the payment is made, and may be higher or lower than the amount shown above.
- I am the legal owner of the plan(s) and I am legally entitled to instruct Phoenix Life Assurance Limited to transfer the value. I have never been adjudged to be bankrupt and there are no court orders affecting my plan(s).
- I agree to the amendment of my plan(s), where required, to permit the transfer of benefits requested.
- I agree that full payment by Phoenix Life Assurance Limited of the transfer value in respect of the plan(s) arising from this form, is in discharge of Phoenix Life Assurance Limited's obligation to make payments on the plan(s). For the avoidance of doubt, this discharge shall not prohibit me from raising a claim relating to any act or omission by Phoenix Life Assurance Limited in relation to the plan(s).
- The policy document is enclosed/has been lost/not required due to partial transfer (**delete as applicable**).
- My National Insurance Number is:

(We cannot make payment without this)



- I understand that if I have any entitlement under the Phoenix Life Assurance Limited plan(s) to a protected tax-free lump sum and/or a protected pension age these may be lost upon transfer.

Planholder's Signature:



Name:

~~13/5~~ DARREN DW LLOYD

Date:

13/5/17

Please remember: The final transfer value may be higher or lower than the amount shown above.

The amount paid in respect of unit-linked or unitised investments will be the value of those investments on the day after we receive all the correctly completed transfer documentation.

Before signing, if you are unsure of any of the terms we have used, help is available by calling our Customer Contact Centre.

Please note, if the new agreement is cancelled with the scheme indicated above, Phoenix Life will not reinstate your benefits nor accept back the money transferred.

Transfer Questionnaire and Declaration

To be completed by Receiving Scheme.

WARNING - Failure to fully complete this form will delay payment.

Section 1 - Details of Transferring Scheme /Planholder

Scheme Name:

NPLL PP Scheme No 1

Planholder Name:

Mr Darren Lloyd

Planholder date of birth:

30/08/1969

Planholder NI number:

NS246055C

Plan number(s)

M43941N 000-000

SECTION 2 - Details of Receiving Scheme

Scheme Name:

Scheme's HMRC registration or tax approval reference:

Please send us a copy of your tax approval letter or PSTR confirmation

Scheme administrators name:

Scheme administrators address:

Address:

Postcode:

Name of Contact (in case of enquiry):-

Telephone Number:

Type of scheme - the scheme is a:
(Please tick the **one** relevant box)

- a) UK registered personal or stakeholder pension scheme. ☐
- b) UK registered occupational pension scheme, or a buy-out (deferred annuity) contract or a public service pension scheme. ☐
- c) Another UK registered pension scheme. ☐
Please provide full details of the scheme.

Contracted out status

Is the scheme able to accept contracted out rights?

☐ Yes ☐ No

If 'Yes', the contracted out reference numbers are:

SCON S

and

ECON E

If Guaranteed Minimum Pension is to be provided, it will be revalued at:

%

Additional details

On what basis do benefits accrue in the receiving scheme/arrangement?

Money Purchase ☐ Defined Benefit ☐

If you have ticked (a) or (b) above, is the scheme

(i) A self-administered scheme?

☐ Yes ☐ No



(ii) An insured scheme?

☐ Yes ☐ No

Also, if you have ticked (b) above, is the scheme

(iii) A public service pension scheme as defined in s150(3) FA2004?

☐ Yes ☐ No

(iv) A buy-out (deferred annuity) contract?

☐ Yes ☐ No

If the scheme is an insured scheme, or a buy-out contract, we will usually make payment only to the life office insuring the scheme or contract.

SECTION 3 -

Payee Details

a) If you are an insurer, would you prefer payment to be made by BACS?

☐ Yes ☐ No

If 'Yes', please provide us with details of the account into which you would like payment to be made, printed on your company's headed paper, and we will consider payment by BACS.

b) If you require payment by cheque, to whom should the transfer cheque be made payable?

This is the scheme / contract's Administrator ☐ Trustees ☐ Insurer ☐

If you are neither the scheme's administrator nor trustees, and you are not the scheme's insurer, under what authority do you seek to receive the transfer payment?

c) Where should the cheque be sent?

Name:

Address:

Postcode:

SECTION 4 - Receiving Scheme Declaration

This section is NOT to be completed by the planholder

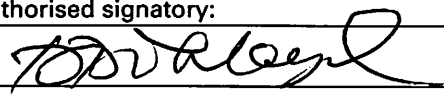
We hereby declare:

- a) We are willing to accept the transfer payment;
- b) The transfer payment will be used to provide relevant benefits under a UK registered pension scheme, in line with Part 4 of the Finance Act 2004;
- c) The information given in this questionnaire is complete and correct; and
- d) We hereby authorise HM Revenue & Customs to confirm our registered pension scheme status to Phoenix Life

Signed for and on behalf of the receiving scheme:

Please note: Phoenix Life Assurance Limited will not accept the return of the payment should the transfer not proceed.

Authorised signatory:



Name of signatory:

D DW Lloyd

Position/Title of signatory:

Penetration

Date signed:

13/5/17

Phoenix Life Transfer Document Checklist

Please ensure all forms have been fully and accurately completed, and all of the documents listed below are sent to us or the receiving scheme as indicated.

Document Title	Instructions	✓
Transfer discharge form	<ul style="list-style-type: none"> Fully complete the name and address of the pension provider receiving the transfer payment. Return the original policy document or complete the lost plan declaration if this has been lost. This must be fully completed and signed by you, the plan holder. 	<input type="checkbox"/>
Transfer questionnaire and declaration form	<ul style="list-style-type: none"> This must be fully completed and signed by an authorised representative of the receiving pension scheme. 	<input type="checkbox"/>
Pension Scams Questionnaire	<ul style="list-style-type: none"> This must be fully completed with all questions answered Yes or No as appropriate 	<input type="checkbox"/>

We will only be able to process this transfer once we have received the correctly completed documents.

Please return your completed forms and documents to:

Phoenix Life
 Lynch Wood Park
 Lynch Wood
 Peterborough
 PE2 6FY



Lynch Wood Park
Lynch Wood
Peterborough
PE2 6FY
www.phoenixlife.co.uk

Data Protection Act 1998: How we use the information you provide

The personal data you have provided to us will be treated as confidential and held in our data systems to provide the product or service for which you have applied, and may also be used for the:

- prevention of crime, fraud and money laundering;
- purposes of identity verification via electronic reference agencies, who may keep a record of the data; and
- marketing of further products, which may be of interest to you, by the Phoenix Group and its companies ('the Phoenix Group') or carefully selected third parties by telephone, post or other electronic means.

Your personal data will only be disclosed to other members of the Phoenix Group, its agents and their subcontractors, or selected third parties, where there is a legitimate reason to do so.

Your personal data may be processed in countries outside the European Economic Area. This processing will be carried out by experienced and reputable organisations and only on terms which safeguard the security of your data and meet the requirements of the Data Protection Act 1998.

A full copy of our data protection statement can be obtained from our Customer Contact Centre.

If you would prefer not to be contacted in connection with the marketing of further products and services, and have not already expressed this preference, please get in touch with us at:

Address: Phoenix Life, Lynch Wood Park, Lynch Wood, Peterborough, PE2 6FY

Phone: call our UK-based Customer Contact Centre on 0345 301 0160 between 8.30am and 5.30pm, Monday to Friday. Calls are charged at local rates from UK land lines. If calling from outside the UK, please call +44 (0) 1733 470470.

E-mail: alternatively, you can go to the 'Contact Us' section of our website at www.phoenixlife.co.uk

Finally, if the information we have about you is correct and up to date, we can provide a better service. You can help by letting us know if any details are incorrect and advising us of any changes in the future.



PHOENIX LIFE

PENSION SCAMS QUESTIONNAIRE

IMPORTANT - THIS FORM MUST BE RETURNED TO US BEFORE THE TRANSFER CAN GO AHEAD

Member name:

Plan number(s):

As a pension provider, Phoenix Life has a duty to protect your pension by looking for signs that your pension is being transferred as part of a pension scam. This could be where:

- a pension is being transferred to an arrangement which allows benefits to be transferred out before the minimum age specified by Her Majesty's Revenue and Customs (HMRC), which is 55;
- a scheme promises to pay out a tax-free lump sum which is higher than the HMRC limits;
- a pension loan or cash incentive is offered and the information provided to you is misleading;
- you are not sufficiently warned about large tax charges that you will be personally responsible for; and where
- set-up and ongoing charges are not clearly explained.

The fraud risk when transferring your pension policy is high therefore please ensure you read the transfer pack we have provided carefully as it provides further information in relation to pension scams.

As part of our standard process and to help us monitor the security of your pension we need you to answer the following questions – please provide as much information as you can as it will help us with our investigations (*please indicate as applicable):-

Did the receiving scheme or any connected party contact you first? (Cold calling by telephone, post, email, text or door to door)

*Yes / No (if Yes please provide details below)

No

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

*Yes / No (if Yes please provide details below)

No

How did you hear about the receiving scheme?

Please provide details below

EXISTING SCHEME I AM A MEMBER

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

*Yes / No / Not applicable - (if Yes please provide details below)

No

Have you been promised a specific or guaranteed rate of return on your pension under the receiving scheme?

*Yes / No (if Yes please provide details below)

No

Have you been informed of an investment opportunity in another country outside of the United Kingdom?

*Yes / No (if Yes please provide details below)

No

Please provide details of any other information you believe is relevant to the above questions:

Please return this form to us in the pre-addressed envelope provided along with any other documentation as explained in your pension transfer pack. If you do not return this form it may delay your pension transfer.

Phoenix Life
Lynch Wood Park
Lynch Wood
Peterborough
PE2 6FY