



STEVENSON PRIDE

Gina Reidy
Pension Practitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

5th May 2015

Dear Gina,

Please find attached the following paperwork in connection with Fenwick case:-

Rocky Asset Management Ltd PS
Birth Certificate – please return to me
Biffa Transfer papers.

Yours sincerely,

Samantha James
Admin Support
Stevenson Pride

41A Castlevue Road
Moxley, Bilston WV14 8LW
Telephone/Fax: 0845 2419963
www.stevensonpride.co.uk
Mark Stevenson Principal

Stevenson Pride is an alternative asset management company

CERTIFIED COPY
Pursuant to the Births and



OF AN ENTRY
Deaths Registration Act 1953

BG 436336

NHS Number DMCGS 62	BIRTH	Entry No. 62
Registration district Wakefield	Administrative area County Borough of Wakefield	
Sub-district Wakefield Second		
1. Date and place of birth CHILD <i>Twenty eighth May 1971</i> <i>maternity Hospital Wakefield</i>		
2. Name and surname <i>Paul Allan Bessiman</i>		3. Sex <i>male</i>
4. Name and surname FATHER <i>Allan Paul Bessiman</i>		
5. Place of birth <i>Leicester</i>		
6. Occupation <i>bracket Fitter</i>		
7. Name and surname MOTHER <i>Janice Susan Bessiman</i>		
8. Place of birth <i>Wakefield</i>		
9. (a) Maiden surname <i>Thompson</i>		(b) Surname at marriage if different from maiden surname _____
10. Usual address (if different from place of child's birth) <i>146 Southgate, Pontefract</i>		
INFORMANT		
11. Name and surname (if not the mother or father) _____		12. Qualification <i>mother</i>
13. Usual address (if different from that in 10 above) _____		
14. I certify that the particulars entered above are true to the best of my knowledge and belief <i>Janice S. Bessiman</i> <i>by declaration dated 5th July 1971</i> Signature of informant		
15. Date of registration <i>Seventh July 1971</i>		16. Signature of registrar <i>J W Marshall</i> <i>Registrar</i>
17. Name given after registration, and surname _____		

Certified to be a true copy of an entry in a register in my custody.

Chick Cup {

Deputy *Superintendent Registrar
*Registrar

Date **20.03.2002**

*Strike out whichever does not apply

CAUTION: THERE ARE OFFENCES RELATING TO FALSIFYING OR ALTERING A CERTIFICATE AND USING OR POSSESSING A FALSE CERTIFICATE. ©CROWN COPYRIGHT

WARNING: A CERTIFICATE IS NOT EVIDENCE OF IDENTITY.

Biffa Pension Scheme (Career Average Section)

Transfer of Benefits Pack

Mr PA Berriman
25 Siskin Drive
Bradford
West Yorkshire
BD6 3YQ

14 March 2014

Introduction

This pack includes all the information required to enable you to consider transferring benefits from the Scheme. The pack has been designed to provide sufficient information to enable either your new employer's pension scheme or your financial adviser to give you appropriate information or advice regarding a transfer of benefits.

Enclosures

- **Transfer of Benefits Checklist** – this is designed to help you provide us with the information we need to transfer your benefits.
 - **Transfer Value Statement** – this provides information on the transfer value currently available to you.
 - **Application for Transfer** – this should be completed by you and returned to the address shown in the **Contact Details** section to confirm that you wish to go ahead with the transfer.
 - **Notes on Filling in the Application for Transfer** – this provides information to help you to complete the Application for Transfer.
 - **Receiving Scheme/Pension Arrangement Details Form** – this should be completed by the receiving scheme/pension arrangement and returned to the address shown in the **Contact Details** section.
 - **Notes on Transfers Out** – this provides answers to some questions and issues for you to consider, to help you make an informed decision.
 - **Transferring Scheme Details** – this provides information on the Biffa Pension Scheme to help you make an informed decision.
 - **Notes on Benefits Payable Following Your Death** – this provides information on the pensions that may be paid in the event of your death after your pension has started.
 - **Predators stalk your pension** - this provides important information about pensions liberation fraud and the tax consequences of releasing pension funds earlier than legislation allows.
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Biffa Pension Scheme (Career Average Section)

Transfer of Benefits Pack (continued)

Important information

- **Independent financial advice** – It is important that you take independent financial advice before you make a decision on whether to transfer your benefits from the Scheme.
 - The Financial Conduct Authority, the Regulatory Authority (The Pensions Regulator) and the Pensions Advisory Service provide information about transfers that may assist you in deciding whether to transfer.
 - **Protected Benefits** – If you have obtained enhanced, fixed or primary protection from HM Revenue & Customs (HMRC) and are considering transferring your benefits, you should speak to your independent financial adviser to understand how this could affect the protections you have.
 - **Pension Commencement Lump Sum (PCLS)** – If you have a PCLS guarantee under this Scheme and you transfer out, the PCLS guarantee is lost, except if the transfer is part of a bulk/block transfer.
 - **Change in Normal Minimum Pension Age (NMPA)** – If you have a Protected Pension Age lower than age 55 and you transfer out, the Protected Pension Age is forfeited, except if the transfer is part of a bulk/block transfer.
 - The Pension Protection Fund exists to provide compensation to members where a scheme is not fully funded and cannot pay the benefits promised to members. The Scheme would be eligible for entry into it.
-

Contact details

If you have any questions or require any further information, please contact the Biffa Pension Scheme Administration Team between **9.00am** and **5.00pm Monday to Friday** using the contact details below.

For and on behalf of the Trustees of the Biffa Pension Scheme

Ewelina Toroj

Tel: 0870 850 2883
biffa.pension.scheme@aonhewitt.com

Address for written correspondence:

Biffa Pension Scheme
Aon Hewitt Limited
PO Box 196, Huddersfield, HD8 1EG

Biffa Pension Scheme (Career Average Section)

Transfer of Benefits Checklist

This **Transfer of Benefits Checklist** is designed to help you provide us with the information we need to transfer your benefits. **You don't need to return this checklist.**

Do you want to transfer out your benefits?

NO

Please tell us to prevent us from contacting you again.

YES

- Do you agree with the personal information shown on your illustration? (If no, please indicate any errors in the forms you return.)
- Have you completed, signed and dated the **Application for Transfer?** – this should be completed by you and returned to the address shown in the **Contact Details** section. Please make sure you have given us the name and address of the new scheme.

- Please note that we can only make payment to the new provider or the Trustees of the new scheme.

We have to be certain that the Bank/Building Society payment instructions given to us are for the new provider or the Trustees of the receiving scheme, so we will need the new provider to confirm their bank account details on their headed paper. Payment of the transfer value may be delayed if we do not receive this.

- Have you provided us with evidence of your identity? Suitable evidence:

Original birth, marriage certificates or civil partnership agreements. Original adoption, gender reassignment, and deed polls to show name changes.

Please note that if your name has changed because, for example, you have married, the documents you supply must show a clear link from your birth name to the name we hold for you on our records.

If the certificates supplied are issued by countries outside the United Kingdom and they are not in English, you should supply a translation from an independent third party such as a lawyer or legal firm in the originating country. The translation supplied should be provided on official letterhead and clearly show the status of the third party providing the translation services, including a signature and date.

Please note that we cannot be held responsible for any delays caused by a failure to supply the required documents.

We recommend that you send your original documents to us by recorded delivery and we will return them to you in the same way. We cannot be held responsible for the loss of any documents while in transit.

- If you intend to transfer to an Overseas arrangement, please make sure you have (or the new provider has) provided the information shown in the Overseas Transfer section of **Transfer Value Statement**.

Please check that the new provider has returned the following documents to us:

- **HM Revenue & Customs (HMRC) registration letter. Alternatively you can provide a current screen print from HMRC's Pension Schemes Online** with the following statement added on to the screen print or accompanying documentation: **I/We confirm that this screen print was taken on <date>. Name of person. Position.** Please note that the date must be within a month of the proposed transfer date and the screen print must show the PSTR reference number.

Transfer of Benefits Checklist (continued)

- **Receiving Scheme/Pension Arrangement Details Form** – this should be completed IN FULL by the receiving scheme/pension arrangement and returned to the address shown in the **Contact Details** section. Your new provider also needs to confirm their bank account details on their headed paper.

Please return all necessary forms to the address shown in the **Contact Details** section.

If the documentation and all forms are completed and returned to the address shown in the **Contact Details** section within three months of the Guarantee date shown on the **Transfer Value Statement**, payment for the transfer value quoted will be issued to the receiving scheme. If received outside the guarantee period, the amount will need to be recalculated and might be lower or higher than that previously quoted.

Biffa Pension Scheme (Career Average Section)

Transfer Value Statement

Personal details

Full name: Mr PA Berriman

Home address: 25 Siskin Drive
Bradford
West Yorkshire
BD6 3YQ

Member Reference No: WWG/2358953

Date joined Scheme: 15 March 2008

Total pensionable service:
(including any additional service from a transfer) 5 years and 1 month

Final pensionable salary:
(used in calculation of the preserved pension)
Please note that zero will be shown if this figure is not known. £31,327.80

Employee contributions to date of leaving Scheme: £8,118.11

Basic benefits

Preserved pension at leaving: earned after 5 April 1997	£2,626.77 pa
Total preserved pension:	£2,626.77 pa

Alternative transfer value

Total transfer value:	£28,303.00
Guarantee date:	10 March 2014

Divorce

The above benefits are not subject to a pension sharing order.

The above benefits are not subject to an earmarking or pension attachment order.

Biffa Pension Scheme (Career Average Section)

Transfer Value Statement (continued)

Overseas transfers

If you are intending to transfer to an overseas pension scheme, please let us know as soon as possible as there are extra requirements that must be met before the transfer can proceed.

Biffa Pension Scheme (Career Average Section)

Application for Transfer

My details – please complete using BLOCK CAPITALS

Full name:

PAUL ALAN BERRIMAN

Date of birth:

28.05.71

Date joined
Company:

10 / 2002

Date of
leaving:

04 / 2013

Salary in the last year of membership:

33 000

My details – Transfer value

The transfer value:

£28,303.00

Statement date:

10 March 2014

My instructions to the Trustees of the Biffa Pension Scheme

I confirm that:

- I want to proceed with a transfer from the above Scheme to the pension scheme detailed below (the receiving scheme).
- the receiving scheme has provided me with a statement showing the benefits that it will provide me with in return for the transfer payment. I have also been told about any conditions that may cause my benefits to be withheld or lost.
- I am*/am not* transferring to an occupational pension scheme. (**Please delete as appropriate*)
- I have read the enclosed leaflet "Predators stalk your pension" and understand that there could be serious tax consequences for my pension benefits if I transfer to a scheme or arrangement that is later deemed to have committed Pension Liberation Fraud.

I understand and accept that:

- the benefits that the receiving scheme provides me with may be different to the benefits that I would have received from the Biffa Pension Scheme.
- the receiving scheme is not required to provide my spouse or civil partner with any survivors' benefits from any part of the benefits that are derived from this transfer payment.
- the benefits resulting from the receiving scheme/pension arrangement may be more or less than those which would otherwise have been payable under the Biffa Pension Scheme.
- once you have paid the transfer value to my new scheme/pension arrangement, the Trustees of the Biffa Pension Scheme will not owe me, my family or dependants any benefits in the Scheme.

Indemnity

- I agree to indemnify the Trustees and Aon Hewitt Limited against any tax charges or other losses suffered by them in connection with the transfer to any arrangement in contravention of any applicable law or regulation, and I agree that I will be liable for any tax charges levied as a result of such contravention.
-

Biffa Pension Scheme (Career Average Section)

Application for Transfer

Name of new scheme*:

**required information*

Address of new scheme*:

**required information*

Name of employer (if receiving scheme is an occupational scheme):

Date employment commenced (if receiving scheme is an occupational scheme):

Occupation:

Postcode

My signature:



Date:

29.4.15

Address:

25 SISKIN DRIVE

BEADFORD WEST YORKSHIRE

Postcode BD6 3YQ

Notes on filling in the Application for Transfer

Application for Transfer

Complete your details

Please fill in using BLOCK CAPITALS..

XYZ Pension Scheme Application for Transfer

My details – please complete using CAPITAL LETTERS

Full name:

NI Number: Date of birth:

Date joined Company: Date of leaving:

Salary in the last year of membership:

My details – Transfer value

The transfer value: statement date:

My instructions to the Trustees

I want to accept the benefit that my new scheme/pension arrangement has offered value from the above Scheme.

I understand that if you are not satisfied that the requirements under Pension Schemes Act 1993

I agree to the Trustees of the XYZ Pension Scheme paying the transfer arrangement.

If the receiving scheme/pension arrangement is an occupational pension scheme, I am an employee of the employer detailed below.

New scheme type: ☐

Occupational Pension Scheme ☐

Buy-out Policy (Section 32) ☐

(please tick one)

Name of employer (if receiving scheme is an occupational scheme):

Occupation:

Name of new scheme:

Postcode:

Your instructions to the Trustees

Before the transfer can take place, the Trustees will need details of the scheme that you want to transfer your benefits to, and you to confirm that you want the transfer to take place.

Please sign

The transfer cannot take place unless you sign to say that you want it to go ahead. So, please remember to sign and date the application.

XYZ Pension Scheme

Application for Transfer (continued)

I understand that the benefits resulting from the receiving scheme/pension arrangement may be either more or less than those which would otherwise have been payable under the XYZ Pension Scheme. I also understand that once you have paid the transfer value to my new scheme/pension arrangement, the Trustees of the XYZ Pension Scheme will not owe any benefits to my family or dependants any benefits in the Scheme.

My signature:

Address:

Please complete the whole form

Please fill in every part of the form using BLOCK CAPITALS and return, along with the other documents/forms requested, to the address shown in the Contact Details section.

Biffa Pension Scheme (Career Average Section)

Receiving Scheme/Pension Arrangement Details Form

To be completed by the receiving scheme/pension arrangement.

TO: The Trustees of the Biffa Pension Scheme ("the Scheme")

Full name:

Date of birth:

Receiving scheme/pension arrangement details

Name of scheme or arrangement:

Type of scheme or arrangement:

Occupational

☐

Buy Out (S32)

☐

Personal

☐

PSTR number:

Overseas Pension Scheme?

Y / N

If Yes - Country:

Is the receiving arrangement
contracted out?

Y / N

If No, please move on to the **Bank/Building Society –
payment instructions** section.

ASCON / SCON

ECON

Pre 97 Contracting out:

GMP

☐

Post 97 Contracting out:

Section 9 2B Rights

☐

Revaluation of GMP:

Fixed

☐

Section 148

☐

Limited

☐

Bank/Building Society – payment instructions – when returning this form, please also confirm the following details on your own headed paper:

- Name of Account Holder
- Account number
- Name of Bank or Building Society
- Branch address
- Roll number: (for Building Societies only)
- Your Reference Number to quote on any correspondence

Please tick appropriate box(es)

☐

In respect of the member's request to you to pay a transfer payment to the receiving scheme/pension arrangement, we confirm that the receiving scheme/pension arrangement is registered under the Finance Act 2004. **Please send us a copy of your scheme registration letter. Alternatively you can provide a current screen print from HMRC's pension schemes online.**

☐

If the receiving scheme/pension arrangement is an occupational pension scheme, we can confirm that the above member is currently employed by the employer.

Biffa Pension Scheme (Career Average Section)

Receiving Scheme/Pension Arrangement Details Form (continued)

TO PREVENT DELAYS IN PROCESSING THE TRANSFER SETTLEMENT, PLEASE ENSURE THAT THE WHOLE FORM HAS BEEN FULLY COMPLETED AND THAT THE ABOVE BOXES HAVE BEEN TICKED APPROPRIATELY.

**Signed
for and on behalf of
the trustees of the
receiving
scheme/pension
arrangement:**

--

Date:

--

Name of Signatory:
(in BLOCK CAPITALS)

--

Biffa Pension Scheme (Career Average Section)

Notes on Transfers Out

What do the figures in the statement mean?

You will find details of the benefits that would be paid from the Biffa Pension Scheme in the **Transfer Value Statement**. These figures represent the cash equivalent of your preserved benefits and reflect the investment conditions that prevail at the time of the **Guarantee date**.

How long are the figures guaranteed for?

The figures quoted on the statement in respect of your preserved defined benefits are guaranteed for three months from the **Guarantee date**, and providing we receive your application and all documents listed in the **Transfer of Benefits Checklist** within three months of the **Guarantee date**, the guaranteed figure will be used.

Note that in exceptional circumstances the guaranteed transfer value may be reduced. If this should happen, you will be advised of the reduced amount before payment is made and given the chance to reconsider your decision.

What if I have paid Additional Voluntary Contributions (AVCs)?

If you have been paying AVCs, upon receipt of your completed **Application for Transfer**, we will request disinvestment of your AVCs. When received, we will add them to your transfer value. We will then pay the combined amount to your chosen scheme/pension arrangement.

Where can transfer values be paid?

Transfer values may only be paid to:

- a) A registered scheme of a new employer to purchase additional benefits under that scheme, provided that the trustees of that scheme are willing to accept the transfer value payment.
 - b) A registered pension provider chosen by you for purchasing a policy, which satisfies certain requirements.
 - c) A qualified registered overseas pension scheme, which satisfies certain requirements.
-

How often can I apply for a transfer value?

Under the Pensions Act 1995 you are not entitled to apply for another **Transfer Value Statement** within 12 months of this current application. But, the Trustees will normally provide you with another statement if you request one, although they reserve the right not to and may charge for another statement.

Should I proceed with the transfer?

We cannot give you advice on whether or not you should proceed with a transfer of your benefits out of the Biffa Pension Scheme. Before you make up your mind, below are some questions which you should ask to help you make an informed decision.

If you are unsure of your decision, we recommend that you take independent financial advice.

Biffa Pension Scheme (Career Average Section)

Notes on Transfers Out (continued)

Questions you should ask

1. What is the guaranteed level of my deferred pension in the Biffa Pension Scheme, and what is the guaranteed level of my transferred-in pension in the new arrangement?
2. At what ages will these pensions be paid?
3. How might the benefits increase before I reach that age?
4. How might the benefits increase after I reach that age?
5. What benefits would the Biffa Pension Scheme and the new arrangement pay if I die before my pension starts?
6. What would they pay if I die after my pension starts?
7. How will I be affected if I leave or retire early?
8. How safe is my pension if either the transferring Scheme or the new arrangement wound up and what is the effect of the Pension Protection Fund?

If you are thinking of having a transfer value paid to a personal pension scheme, you might also ask:

9. Is the provider an established company with a good track record?
10. How will my transfer value and any future contributions be invested, and what assumptions have been made about future investment returns?
11. What deductions will be made to cover commission, management and administration costs?
12. What will happen if I decide I want to retire early?
13. Will I have a choice as to where my fund is invested?
14. Will I be able to switch funds at a later date?

The Financial Conduct Authority, the Regulatory Authority (The Pensions Regulator) and the Pensions Advisory Service provide information about transfers that may assist the member in deciding whether to transfer.

Biffa Pension Scheme (Career Average Section)

Transferring Scheme details

Transferring Scheme Name:	Biffa Pension Scheme		
Scheme structure:	Career Average/Contributory	PSTR reference number:	00303208RT

Scheme retirement age

65 for all members.

Scheme registration

The Biffa Pension Scheme is registered with HM Revenue and Customs (HMRC) for the purposes of Chapter 2 Part 4 of the Finance Act 2004.

Contracted-out status

The Scheme is contracted out up to 5 April 1997 on a GMP basis and contracted-out post 6 April 1997 on Section 9 (2B) rights.

ECON is E3034772A

SCON is S8000115Y

Increase in deferment

- a) GMP revalued by S148 orders for post 5 April 1997 leavers
- b) GMP revalued at fixed for pre 6 April 1997 leavers
- c) Revaluation* at the relevant rate** on excess over GMP

*Revaluation basis of c) is on complete years

**Revaluation on pension in excess over GMP will be in line with the Retail Prices Index, subject to a maximum of 5% p.a.

Biffa Pension Scheme (Career Average Section)

Transferring Scheme details (continued)

Increases after retirement

Before State Pension Age:

- pension is increased by the greater of a) LPI or b) 5% or the increase in the RPI if lower
- pension increases are granted on 1 April each year.

After State Pension Age:

- pension in excess at GMP is increased by the greater of a) LPI or b) 5% or the increase in the RPI if lower
 - pension increases are granted on 1 April each year.
 - the GMP will receive statutory increases.
-

Death benefits

Pension is guaranteed for five years.

Spouse's/Dependant's Pension:

- Death in deferment 50% of member's pension, with increases to date of death.
- Death after retirement 50% of member's post commutation pension, with increases to date of death.

Member contributions are returned on death in deferment if there is no spouse or dependant pension payable.

The spouse's pension is increased in payment in the same way as though the member had retired at or after State retirement age.

Early Retirement

Deferred pensioners are permitted to take early retirement, subject to GMP requirements.

The earliest age at which a member could retire in good health is 50.

Ill health retirement is only available for active members and not from deferred status.

Early Retirement requires the consent of the Trustee.

Early retirement reduction factors are applied should a deferred pensioner wish to retire before NRD

From 6 April 2010, the normal minimum pension age is increasing from age 50 to 55.

Pension commencement lump sum at retirement

Pension commencement lump sum at retirement is by commutation.

Biffa Pension Scheme (Career Average Section)

Transferring Scheme details (continued)

Other information

Benefits for men and women have always been equal (excluding GMP elements).

Transfer values are calculated in accordance with actuarial guidance.

The Scheme is not in the process of being wound u