



28 May 2013

PRIVATE AND CONFIDENTIAL

Mr B Davis
Pension Practitioner.Com
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www.jltgroup.com

Our ref:
101a/SM/NM906411D/JLT7002066

Dear Mr Davis

PepsiCo UK Pension Plan ("the Scheme")

Member Name: Mr RE Howell NI Number: NM906411D

Following receipt of the above member's transfer request documentation, our procedure is to issue the member with a 'Predators stalk your pension' leaflet, http://www.pensionsadvisoryservice.org.uk/media/826600/members_leaflet.pdf, and an additional form for completion.

Please find enclosed a copy of the correspondence, for your information.

If you require any further information or have any questions please contact our UK based Pensions Support Team on **0845 074 4097**. Lines are open between 9.00am and 5.00pm, Monday to Friday. Calls may be recorded and monitored for quality purposes. In order for us to deal with your enquiry promptly, please have the member's National Insurance number ready. Please quote the reference above, together with the member's full name, National Insurance number and the Scheme name in any other correspondence.

Yours sincerely

Richard Solomon
Operations Director

Encs Copy of Member Letter

28 May 2013

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Mr R E Howell
36 Cil Y Coed
Wanarlwydd
Swansea
SA5 4TF

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Dear Mr Howell

PepsiCo UK Pension Plan ("the Scheme")

We would like to advise you that we have recently received your transfer request documentation.

We would particularly like to recommend that you take caution if you are transferring your benefit due to a website promotion, cold-call, text message or advert encouraging you to transfer your benefits in order to access a cash payment or loan. Legislation states that cash from pensions cannot be accessed before you reach age 55, and any plans that claim to provide you with a loan or cash sum greater than the scheme could provide, should be avoided. In spite of this there are a number of companies offering ways to release existing pensions, or a proportion, as cash. Unfortunately, in the majority of cases, these promises are bogus and such plans may result in you paying substantial tax charges and receiving a lower benefit in retirement.

A 'Predators stalk your pension' leaflet, produced by the Pensions Regulator, is enclosed which explains the warning signs, and examples, of such scams.

If, after reading this leaflet, you are satisfied that the arrangement to which you are transferring does not fall into this category please complete the enclosed Transfer Information Form to confirm that you still wish to proceed with the transfer. Please return in the stamped address envelope provided.

If you do not wish to proceed with the transfer please either complete the enclosed form or call us on the number below.

The process for transferring benefits can take more than 6 months from the date of the original request. This timescale is likely for schemes that are newly registered, schemes that we are unfamiliar with or those involving administrators or advisers that are not part of officially recognised bodies.

If you require any further information or have any questions please contact our UK based Pensions Support Team on **0845 074 4097**. Lines are open between 9.00am and 5.00pm, Monday to Friday. Calls may be recorded and monitored for quality purposes.

In order for us to deal with your enquiry promptly, please have your National Insurance number ready. Please quote the reference above, together with your full name, National Insurance number and the Scheme name in any other correspondence.

Yours sincerely

A handwritten signature in black ink, appearing to read 'R Solomon', with a long horizontal flourish extending to the right.

Richard Solomon
Operations Director

Encs Predators stalk your pension
Stamped Address Envelope

PepsiCo UK Pension Plan
TRANSFER INFORMATION

Full name (block capitals)	
Receiving scheme name	
National Insurance number	
Date of birth	

What Prompted Your Transfer Request At This Time?

Please tick boxes

I was contacted by text message	<input type="checkbox"/>	I received an email	<input type="checkbox"/>
I saw an advert on, or for, a website	<input type="checkbox"/>	I received a phone (cold) call	<input type="checkbox"/>

Other:

Declarations (in addition to those on the Transfer Request and Discharge form)

For your own benefit and protection you should read the content of the declaration carefully before signing. If you do not understand any point please ask for further information.

I have read the information relating to transfers out and unauthorised payments in the Notes Section of the Transfer Value Statement. I have read the enclosed "Predators stalk your pension leaflet".

In signing to accept this cash equivalent transfer value, I confirm that I have not/will not be gaining access to any part of the transferred funds either directly or via any payment from a third party as a result of the transfer payment and/or investment of the funds transferred other than as provided by the receiving scheme rules.

Access to funds is normally only permitted for those over age 55 who follow a formal retirement process set out by the trustees or employer of the receiving arrangement and within the applicable legislation.

I understand that any other such payment would constitute an unauthorised payment for tax purposes and as a result be subject to a tax deduction and may also be subject to additional penalties.

I understand that, in some cases, the transfer may still be subject to the Trustees approval.

I wish to proceed with the transfer of my benefits.

Yes/No*

*Please delete as applicable.

Signed Date