



Friends Life and Pensions Limited
PO Box 1550, Milford, Salisbury, SP1 2TW
Telephone 0845 602 9199 Facsimile 0845 600 0624

Michelle Lunnon
Pension Practitioner.Com
Daws House
33-35 Daws Lane
London
NW7 4SD

Our helpline is
0845 602 9199
Lines are open weekdays 8:30 am to 6pm
Why not visit us at - www.friendslife.co.uk

Calls may be recorded for training and audit purposes

August 4, 2014
Our Ref: SAL/CS.SPR.S/CAH

Dear Michelle

I enclose correspondence that has been sent to Friends Life in error.

If you have any questions or require additional information, please contact us on the telephone number shown above and we will be happy to help.

Yours faithfully

Christine Hayter

Mrs Christine Hayter
Central Scanning, Printing and Records

OCCUPATIONAL PENSION SCHEME TRANSFER DECLARATION FORM

In respect of: MR J J WHEELER

NI Number: NZ173392B

To: The Trustees of Princes Pension Scheme

c/o the address at the top of the covering letter.

In consideration of the transfer of the sum of £ 23787.00 in respect of the above named, the Trustees of Roseland Securities Pension Scheme (hereinafter called "the Receiving Scheme") hereby confirm and undertake as follows:

[The Receiving Scheme is a registered pension scheme under section 153 of the Finance Act 2004]*

Evidence of registration by Her Majesty's Revenue & Customs (HMRC) must be attached.

[The Receiving Scheme is an insured scheme]*

The above named has been admitted to membership of the Receiving Scheme and in respect of the transfer payment will be entitled to such benefits as shall be agreed between the member and the Trustees of the Receiving Scheme.

[We undertake to treat part of the benefit provided under the Receiving Scheme (being not less than £0.00 per annum) as "equivalent pension benefits" for the purposes of the National Insurance Act 1965 in respect of contracted-out employment between and . In the event of a subsequent transfer to another Scheme we undertake to obtain a similar undertaking from such Scheme's Trustees and agree to indemnify you and the employer concerned against any claims or demands in respect of such equivalent pension benefits.]*

[We undertake to treat £ 0.00 per annum as "guaranteed minimum pension", for the purposes of the Pension Schemes Act 1993. The guaranteed minimum pension will be revalued [in line with section 148 orders] [at fixed rate] [at limited rate]*.

We undertake that any transfer benefits provided in respect of contracted-out employment from 6 April 1997 will be in the same form as those provided for our scheme's own contracted-out members.*

The member is/is not* in contracted-out employment. If not in contracted-out employment, the Receiving Scheme is willing and able to accept any contracted-out liabilities and provide normal benefits instead.

Receiving scheme ECON:

Receiving scheme SCON:*

A copy of the contracting-out certificate must be attached.

We authorise HMRC to provide Mercer Limited, as the administrators of Princes Pension Scheme, with any information they deem necessary in their investigation of the registration status of .

The HMRC reference number of is 00810289RE

The name of the principal employer and company registration number is

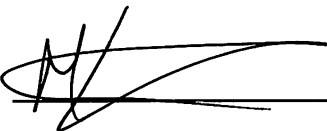
Roseland Securities Ltd 08824908

Name of the Scheme Administrator for the purposes of Section 270 of the Finance Act 2004:

Pension Practitioner.com

Scheme Administrator ID as provided by HMRC:

A 0130027

Signature(s):  Date: 13/06/14

Full name(s) of authorised signatory(s):

Michelle Gunn

Position of authorised signatory(s):

Administrator

*delete as appropriate

TRANSFER CHECK LIST
Member: MR J J WHEELER

Transfer to

I confirm the following documents are attached :

1. Application to proceed with transfer of benefits Form signed by the member. ☒
2. Declaration Form(s) signed by (Trustees/Insurance Company). ☒
3. Member's original Birth Certificate (and Marriage Certificate if applicable). ☐
- 4a. The original certificate of benefits sent to the member. ☐
- OR
- 4b. A letter signed by the member confirming the certificate is no longer in their possession. ☐
5. Evidence of registration by HMRC. ☒
6. A copy of the Contracting-out Certificate (if applicable) including the relevant ECON and SCON numbers. ☒
7. Advice Disclaimer (if applicable) ☒
8. Receiving scheme policy / reference number 00810289RE
9. Receiving scheme payment details completed below. ☐

Payee: Roseland Securities Pension Scheme

Bank: Church House trust Branch: Somerset

Sort Code: 60-95-31 Account Number: 33130366

Reference: 3313 - 30366 - 0

Failure to provide the information requested will result in delays in the transfer

Application to proceed with transfer of benefits

To: The Trustees of Princes Pension Scheme (the pension scheme)

Name of member: MR J J WHEELER

I wish to transfer the value of my benefits to Roseland Securities Pension Scheme (the receiving arrangement) as an alternative to leaving those benefits, including any statutory right I may have to a guaranteed cash equivalent, in the pension scheme.

Please apply the transfer value* of my benefits in the pension scheme to secure benefits in respect of me in the receiving arrangement. I acknowledge that on payment of the transfer in accordance with my request made by completing and returning this form, duly signed and dated, the trustees will be discharged from all liability to provide any benefits for or in respect of my membership of the pension scheme.

I understand that the benefits eventually payable from the receiving arrangement may be more or less than the benefits that would have been payable in respect of me in the pension scheme.

I acknowledge that the trustees will not be responsible for the amount or type of benefits to be provided by the receiving arrangement in return for the above transfer value*.

I confirm that I am not transferring my benefits to a 'pension liberation' arrangement in order to access my benefits in any way that conflicts with Her Majesty's Revenue & Customs' requirements. I understand that were I to do so, I would be liable for the tax charges that Her Majesty's Revenue & Customs would levy on me. (If you have any concerns that the arrangement into which you are intending to transfer your benefits may be a 'pension liberation' arrangement, please see the Pension Regulator's website at: <http://www.thepensionsregulator.gov.uk/regulate-and-enforce/pension-liberation.aspx>.)

Where the transfer includes a transfer of GMP and / or section 9 (2B) rights to a contracted in occupational pension scheme or to a personal pension scheme, I confirm that:

I have received a statement from the receiving arrangement showing the benefits to be awarded in respect of the transfer payment, and

I accept that the benefits to be provided by the receiving arrangement may be in a different form and of a different amount to those which would have been payable by Princes Pension Scheme and that there is no statutory requirement on the receiving arrangement to provide survivor's benefits out of the transfer payment.

** The transfer value in respect of your benefits in the pension scheme is calculated using methods and bases determined by the trustees, after taking advice from the scheme actuary. It is guaranteed for three months from 25 November 2013, but will be recalculated once the guarantee period has expired, if requested. The amount at the date of transfer may therefore be more or less than the amount originally calculated.*

Signed  Date 12/06/14

Full name: JONATHAN WHEELER
IN BLOCK CAPITALS PLEASE