

Mandy Gannon
64 Wellington Road
Edgbaston
Birmingham
B15 2ET

2014

Dear Mandy,

SDD Pension Scheme ("the Scheme")

This letter outlines the features of the Scheme as they would apply to you and invites you to become a member.

CONSTITUTION

The Scheme is to be a registered pension scheme within the meaning of Part 4 of the Finance Act 2004, governed by rules adopted by a deed dated ("the Rules") and administered by the trustees for the time being ("the Trustees"). The Rules will over-ride this letter in the event of any conflict between them. References to specific Rules are given for convenience in some of the headings below.

ADMISSION TO MEMBERSHIP (Rule 16)

Admission to the Scheme is at the discretion of the Company

CONTRIBUTIONS (Rule 17)

The Rules allow members, their employers and you to make contributions to the Scheme. The Rules do not make contributions by any person compulsory.

INDIVIDUAL FUNDS

Each Member of the Scheme has an "Individual Fund", built up through (i) contributions by/in respect of the Member and (ii) any transfer payments in respect of the Member from other schemes, adjusted to take account of the investment experience of the Scheme.

All benefits paid to or in respect of a Member are paid out of (and therefore their amount is limited by) his Individual Fund.

The Individual Fund will be further limited by the lifetime allowance, which at the date of this letter is £1.8 million; this will be reduced to £1.5 million from 5th April 2012.

BENEFITS FOR MEMBER (Rule 19)

The latest age at which benefits may be drawn is 77 and the earliest age is usually 55 but you may be able to draw benefits earlier if you suffer from incapacity or serious ill-health, or if you had an unusually low normal retirement age under the previous tax regime.

The Rules allow you to take benefits at any age consistent with this new tax regime. "Retirement" in this letter means simply drawing benefits during your lifetime.

On retirement, your Individual Fund will be applied by the Trustees to provide - at your request - a lump sum, which is payable free of income tax under current law. The maximum lump sum is usually 25% of the Individual Fund, but may be more or less in some cases, particularly for members with "transitional protection" of rights built up before A-day.

The remainder of your Individual Fund will then be designated to provide pension in the form of income withdrawal. This is essentially a pension drawn from the Individual Fund, the amount of which can be varied between:

- a minimum of nil and
- a maximum set every 3 years based on 100% of the single life annuity which could be bought with the Individual Fund.

When you reach age 77 the ability to draw an initial lump sum is lost.

BENEFITS ON DEATH (Rule 20)

On your death, the Trustees will use your Individual Fund to provide lump sum benefits and/or pensions for your dependants and other beneficiaries in accordance with the Rules.

The Rules give the Trustees wide discretion as to both the form of benefits and the recipients:

- pensions can be provided for dependants (which includes spouses and civil partners, children up to age 23 and others actually dependent on you);
- lump sums can be paid to any person.
- Some or all of your fund can be paid to a registered charity.

STATE PENSION ARRANGEMENTS

The Scheme is not contracted out of the State Second Pension Scheme.

TERMINATION (Rule 14)

The Scheme may be terminated in accordance with the Rules. In the event of its termination the assets of the Scheme will be applied for the benefit of Members having regard to their respective Individual Funds.

AMENDMENT (Rule 3)

The power to amend the Scheme may be exercised by the Principal Employer

ENQUIRIES / PROBLEMS

General enquiries about the Scheme or about your entitlement to benefit should be directed to the Administrator at Daws House, 33-35 Daws Lane, London. NW7 4SD.

OPAS (The Pensions Advisory Service) is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have, or any

difficulty which they have failed to resolve with the Trustees or the administrators of the Scheme.

The Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme made or referred in accordance with that Act.

Both OPAS and the Pensions Ombudsman may be contacted at 11 Belgrave Road, London SW1V 1RB.

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties.

The Pensions Regulator may be contacted at Napier House, Trafalgar Place, Brighton BN1 4DW.

DATA PROTECTION

The Trustees are a "data controller" for data held about you in connection with the Scheme. This data may be used for any reasonable purpose connected with the administration of the Scheme, including decisions about the amount of benefits and eligibility for those benefits.

Data may be disclosed to delegates, agents and professional advisers but will otherwise be disclosed only with your consent or as required by law.

You are entitled on request to see copies of any personal data held about you, and to be told its source.

APPLICATION FOR MEMBERSHIP

If you wish to apply for membership of the Scheme, please sign and return this letter.

Signed*P. J. Gannon*..... Name*P. J. GANNON*.....

(Authorised signatory of **Service Design and Development Limited**)

I apply for membership. I agree to abide by the terms of this letter and the Rules.

Signed*Mandy Dorothea Gannon*..... **Mandy Dorothea Gannon**

Date*23.10.2014*.....

Nomination of beneficiary form

Scheme Name: **SDD Pension Scheme** (hereinafter referred to as the scheme)

Personal details:

Full name including title: **Mrs. Mandy Dorothea Gannon**

Date of birth: **15 May 1960**

In the event of my death, I, the member of the scheme in trust, request that the funds should be paid to (please refer to the notes below):

Name: Peter John Gannon Address: 64 Wellington Road Birmingham B15 2ET Proportion % 100%	Name: Address: Proportion %
Name: Address: Proportion %	Name: Address: Proportion %

Declaration

I confirm that:

- i) this supersedes all previous beneficiary nominations; and
- ii) I may revoke this request at any time by submitting a new form to the scheme Administrator

Signature of member:

Mandy Gannon

Date: 23/10/2014

Notes:

The member's estate cannot be nominated.

If the member does not complete a nomination form the death benefit would be payable to (or may be applied for the benefit of) such one or more of the member's dependants or named class as the nominated trustee decides, acting in accordance with the governing Trust Deed and Rules.

Mr P Gannon
64 Wellington Road
Edgbaston
Birmingham
West Midlands
B15 2ET

Customer Contact Centre
0845 301 0160

Plan Number
G38800A

Your Reference
4366427001

8 October 2014

Dear Mr Gannon

Transfer of pension benefits
Planholder: Mr Peter Gannon
Plan number(s): G38800A 000-000

Thank you for your enquiry. Please find enclosed your transfer quote.

Before transferring these benefits you should consider very carefully whether this is the right choice. Please read the following pages which set out some of the things that should be considered before transferring. For example, if the policy contains a guaranteed annuity rate or a guaranteed minimum pension fund value which will be lost on transfer, then this will be mentioned in the section entitled 'Transferring your pension plan? - Things to think about'. Please read this section carefully for any special considerations that apply to this specific policy.

If you do not understand any terms referred to in the document, further information can be obtained by calling our Customer Contact Centre.

Your policy may contain additional benefits which maybe lost on transfer. We suggest you obtain financial advice before you transfer.

Please be aware that we are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area on the IFA Promotion Ltd website at www.unbiased.co.uk. Please note, financial advisers may charge you for providing advice.

Transfer value as at 8 October 2014

Plan number(s)	Former protected rights	Non-protected rights	Total
G38800A 000-000	£68,188.80	£0.00	£68,188.80

Former protected rights refers to the money that was been paid into your pension fund because you contracted out of the earnings related part of the state scheme. The annuity from these funds used to be subject to special conditions, but since they were removed from 6 April 2012 the funds can now be used in the same way as non-protected rights funds.

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

If, when we receive the transfer instruction, the recalculated transfer value has fallen by more than 5% from the amount we have quoted above, you may wish to reconsider the decision to transfer. When you complete the transfer form you will have the opportunity to ask us to warn you if the actual value has fallen by more than 5% from the figure quoted above. Please see the transfer discharge form for further details.

In order to proceed with the transfer, the following forms must be completed and returned to us:

- (a) Discharge form;
- (b) Transfer questionnaire and declaration form;

This pack is designed to help with the transfer to a UK registered pension scheme. If you would like to transfer to an overseas pension scheme, please call us for the appropriate documentation.

Please also return the policy, including the policy schedule(s).

The enclosed document checklist will help to ensure the correct forms required are completed, to avoid delays in payment.

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

The enclosed documents, titled "Information for the receiving pension scheme" and "Transfer questionnaire and declaration", are required by the pension scheme to which the funds are to be transferred. Please send the documents to them so they can complete and return the "Transfer questionnaire and declaration" to us.

The transfer documentation enclosed cannot be used to move funds under the open market option. If you are able to take retirement benefits, and you wish to exercise the open market option, please contact us and we will issue the appropriate documentation.

What will happen next ?

The receiving scheme must ensure that they have all the information they require for the transfer to proceed. The information the receiving scheme requires, and the time taken for them to process the transfer request, will vary between schemes. When their requirements have been met, the receiving scheme will contact us to start the transfer process. When the receiving scheme has given us all the information we require, we will make payment directly to them, usually within 10 to 15 working days. We will write to tell you when we have made the transfer payment.

If we do not hear from you



Richard Crouch
Operations Director

Information for the Receiving Pension Scheme

Existing Arrangement Details

Plan holder name: Mr Peter Gannon
 Plan number: G38800A 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 08/10/2014

Former protected rights :	£68,188.80
Total non-protected rights:	£0.00
Total transfer value:	£68,188.80

- 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

— Important Information

Transferring your pension plan? – Things to think about

Getting Advice

Transferring your pension benefits to another provider can be a major decision to make, so we strongly recommend you consult your financial adviser when considering your options.

Please be aware that we are unable to give financial advice, but we are happy to answer specific questions about your plan. If you do need advice, you should contact your financial adviser. If you are a UK resident and you do not already have a financial adviser, you can find details of the advisers in your area on the IFA Promotion Ltd website at www.unbiased.co.uk. Please note, financial advisers may charge you for providing advice.

Things to think about before transferring your plan

Transferring your pension is a big step, so we have highlighted a few things you may wish to consider before you finally commit to transferring. In particular please make sure you understand:

- **The cost of transferring** - the transfer value offered may not buy the same level of benefits with a new provider. The new provider may also make up-front charges.

If you need any further information on these benefits, please call us using the contact details in our covering letter.

Transfer Discharge Form

To be completed by the planholder.

Planholder:

Mr Peter Gannon

Plan number(s):

G38800A 000-000

I authorise National Provident Life Limited to transfer the sum of **£68,188.80 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:

500 Pension Scheme

Provider/Scheme address:

64 Wellington Road
Edgbaston
Birmingham

Postcode: B15 2ET

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 NPI to proceed.**

Please provide a telephone number below which we can use to contact you between the hours of 9am and 6pm, Monday to Friday.

Preferred daytime contact number:

07970 280241

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.

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 National Provident Life 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 National Provident Life Limited of the transfer value in respect of the plan(s) arising from this form, is in discharge of National Provident Life 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 National Provident Life 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:

Y R O 8 9 5 5 7 Q

(We cannot make payment without this)

- I understand that if I have any entitlement under the National Provident Life 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:



P. J. Gannon

Name: P. J. GANNON

Date: 23/10/2014

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, NPI will not reinstate your benefits nor accept back the money transferred.



Pension Schemes

User Name: (A0117791)

Notice Details

Pension Schemes

- > [Welcome](#)
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- > [View all Pension Schemes](#)
- > [Advanced Scheme Search](#)
- > [Registered Pension Schemes Manual](#)

Registration

- > [Register New Pension Scheme](#)
- > [Declare as Scheme Administrator for a Deferred Annuity Contract](#)

Administration

- > [View or amend your details](#)
- > [Add yourself as a Scheme Administrator](#)
- > [View Submission Receipts](#)
- > [View all my Notices](#)

Reporting

- > [Event Report](#)
- > [Accounting for Tax](#)
- > [Pension Scheme Return](#)

Individuals

- > [View LTA Certificate](#)

Quick Links

- > [The Pensions Regulator](#)
- > [VAT](#)
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- > [Logout](#)

Service Design and Development Limited
c/o Pension Practitioner .Com
Daws House
33-35 Daws Lane
London
United Kingdom
NW7 4SD

Pension Schemes Services
Yorke House
Castle Meadow Road
Nottingham
NG2 1BG

Tel: **0845 600 2622**
Monday to Friday 09.00 - 17.00

Fax: **0115 974 1480**

ACKNOWLEDGEMENT OF REGISTRATION FOR TAX RELIEF AND EXEMPTIONS

The SDD Pension Scheme has been registered by HM Revenue & Customs (HMRC) on **05/03/2012**. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is **00782200RZ**. You should use this when you want to view the scheme details online and in all future communications with HMRC.

HMRC may carry out checks to ensure that the conditions to be a registered pension scheme for tax relief and exemptions are met and continue to be met.

Pension Cert 1

IMS 08/05

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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 Peter Gannon

Planholder date of birth:

29/07/1950

Planholder NI number:

YR089557D

Plan number(s)

G38800A 000-000

SECTION 2 -

Details of Receiving Scheme

Scheme Name:

SAA Pension Scheme

Scheme's HMRC registration or tax approval reference:

00782200RZ

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

Scheme administrators name:

Service Design and Development Limited

Scheme administrators address:

Address: 64 Wellington Road
Edgbaston
Birmingham

Postcode: B15 2ET

Name of Contact (in case of enquiry):-

P. J. Gannon

Telephone Number:

07970 280241

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	<input type="checkbox"/>	Trustees	<input type="checkbox"/>
		Insurer	<input type="checkbox"/>

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 NPI

Signed for and on behalf of the receiving scheme:

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

Authorised signatory:

P. J. Gannon

Name of signatory:

P. J. GANNON

Position/Title of signatory:

Date signed:

NPI 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"/> <input type="checkbox"/> <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"/>

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:

NPI
 Lynch Wood Park
 Lynch Wood
 Peterborough
 PE2 6FY

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: NPI, Lynch Wood Park, Lynch Wood, Peterborough, PE2 6FY

Phone: call our UK-based Customer Contact Centre on 0845 301 0160 between 9am and 6pm, 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.npi.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.