With Compliments

Michelle,

See enclosed documents relating to Richard & Amanda Sollis.

Thanks

[signature]

CARLTON JAMES

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Friends Life

Date of this letter
24 March 2014
Plan number
4004234828
Planholder
Richard Sollis
0845 603 3419
Open weekdays 8:00am-6:00pm
0130 687 9055
PO Box 1810, Bristol, BS99 5SN
www.friendslife.co.uk/customer

Mr Richard Sollis
New barn House,4 The Olympia Ogbourne St. Andrew
Marlborough, Wiltshire
SN8 1XF

Transfer of pension benefits

Dear Mr Sollis

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

Before transferring these benefits you should consider whether this is the right choice. Please read the following pages which set out some of the things that should be taken into account before transferring. For example, if the policy contains a guaranteed annuity rate or protected tax free cash which would 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 may be lost on transfer. We suggest that you obtain financial advice before any transfer.

We are unable to give financial advice, but we are happy to help with any queries you may have. If you would like advice, please contact your financial adviser. The financial adviser for this plan is JW FINANCIAL PLANNING LTD who can be contacted on 01625500036.

Transfer value as at 24 March 2014

Plan number	Fund value	AMC adjustment	Transfer value
4004234828	£10,297.32	-£1.41	£10,295.91

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

An annual management charge (AMC) adjustment applies to this plan, as shown above. This is the monthly AMC due up until the quotation date of 24 March 2014.

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

- Discharge form;
- 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.

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

Until we hear from you or the receiving scheme the current plan will continue and we will assume that you do not wish to transfer at this time. However, please note that Her Majesty's Revenue & Customs require that the information and documentation for transfers to an overseas pension scheme are returned to the current provider within 60 days of the original request.

If you have any questions about the requirements for an overseas transfer to a QROPS please refer to www.hmrc.gov.uk/pensionschemes.

I hope that this information is useful. If you need any more information or have further questions, please contact us and we will be happy to help. So that we can deal with your queries quickly and efficiently, please quote the reference shown at the top of this letter.

If you change your email or postal address, landline or mobile number, please let us know so that we can update our records to keep in contact with you.

Yours sincerely,

Richard Crouch
Operations Director

These documents are available in other formats.
If you would like a Braille, large print or audio version of this document, please contact us.

FriendsLife

Transfer questionnaire and declaration form

Warning – Failure to fully complete this form will delay payment.

Section 1 -Details of transferring scheme/planholder

Scheme type	**Stakeholder**
Planholder name	**Mr Richard Sollis**
Planholder date of birth	**18 December 1958**
Planholder NI number	**WE302357A**
Plan number	**4004234828**

Section 2 - Details of receiving scheme

Scheme name	
Receiving scheme policy number	
Scheme's HMRC registration or tax approval reference	
Scheme administrators name	
Scheme administrators 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) A pension scheme registered under Chapter 2, part 4 of the Finance Act 2004 ☐

B) A Statutory Scheme (as defined in Chapter 1, part 4 of the Finance Act 2004). ☐

If you have ticked option A please enclose a copy of the scheme's HMRC registration document. Where the scheme was registered from 6th April 2006 this will be the scheme's original approval letter.

Transfer discharge form continued

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 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 and I am legally entitled to instruct Friends Life to transfer the value. I have never been adjudged to be bankrupt and there are no court orders affecting my plan.
- I agree to the amendment of my plan, where required, to permit the transfer of benefits requested.
- I understand and agree that payment of the transfer value will be in full and final discharge of Friends Life's liabilities in respect of the benefits under the plan number stated above.

My National Insurance number is WE302357A.

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

Planholder's signature	
Name	RICHARD PAUL SOLLIS
Date	

Please remember: We will cancel the units and calculate the transfer value using the unit prices at the next valuation date following receipt of all the items requested, fully completed, together with any supporting documents. The amount transferred may be higher or lower than the figures shown above.

Any incomplete or missing information will delay both the cancellation of units and the transfer payment to the receiving scheme.

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, Friends Life may not be able to accept the transferred money back in to your original contract.

Additional details

Is the scheme

(i) A non-insured self-administered scheme or a Self Invested Pension Plan? Yes ☐ No ☐

(ii) An insured scheme? Yes ☐ No ☐

(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 – Payment details

Please note that if your scheme is fully insured then we will pay the transfer payment directly to the new insurance company, in accordance with HMRC requirements. If the transfer is to a non-insured scheme we will pay directly to the receiving provider or administrator.

Our preferred method of payment is direct credit.

(a) If you would prefer payment by BACS please provide us with details of the account into which you would like payment to be made.

Sort Code	
Account number	
Account name	
Name of bank	
Reference number	

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

This is the scheme/contract's: administrator ☐ trustees ☐ insurer ☐

Transfer questionnaire and declaration form continued

(c) Where should the cheque be sent (complete if different from above)?

Name	
Address	
Postcode	

Section 4 – Receiving scheme declaration

This section is NOT to be completed by the planholder.

We hereby declare:

We are willing to accept the transfer payment;

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;

The information given in this questionnaire is complete and correct; and we consent to Friends Life referring this proposed transfer to the Revenue and for the Revenue to provide information to Friends Life relating to the registration of the receiving scheme.

Signed for and on behalf of the receiving scheme:

Please note: Friends Life may not accept the return of the payment.

Authorised signatory	
Name of signatory	
Position/title of signatory	
Date signed	

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 Friends Life Group and its companies ('the Friends Life 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 Friends Life 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: Friends Life, PO Box 1810, Bristol, BS99 5SN

Phone: call our UK-based Customer Contact Centre on 0845 603 3419 between 8.00am and 6.00pm, Monday to Friday. Call charges may vary, please speak to your network provider for details.

E-mail: alternatively, you can go to the 'Contact us' section of our website at www.friendslife.co.uk/customer

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

Information for the receiving pension scheme

Existing arrangement details

Plan holder name	**Mr Richard Sollis**
Plan number	**4004234828**
Contact address	**PO Box 1810** **Bristol** **BS99 5SN**

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	00613693RB

Transfer value as at 24 March 2014

Accumulation funds	£10,295.91
Total transfer value	**£10,295.91**

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

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.

We are unable to give financial advice, but we are happy to help with any queries you may have. If you would like advice, please contact your financial adviser. The financial adviser for this plan is JW FINANCIAL PLANNING LTD who can be contacted on 01625500036.

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.

Friends 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	Fully complete the name and address of the pension provider receiving the transfer payment. This must be fully completed and signed by **the planholder**	
Transfer questionnaire and declaration form	This must be fully completed and signed by an authorised representative of the **receiving pension scheme**.	

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:

Friends Life

PO Box 1810
Bristol
BS99 5SN

Friends Life

Transfer discharge form

To be completed by the planholder.

Plan number	**4004234828**
Planholder	**Richard Sollis**

I authorise Friends Life to transfer the sum of £10,295.91 (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
Contact name
Contact telephone number
Contact fax number

Please provide a telephone number below which we can use to contact you between the hours of 8.00am and 6.00pm, 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 instructions.

Financial adviser's name
Financial adviser's firm
Financial adviser's contact number
Special Instructions

If you would like to request a partial transfer please provide details in the box below.

National Australia Group DC Pension Scheme

Transfer-out request

Name of the member: Mr RP Sollis
Reference number: 0003475

I am thinking about transferring my deferred benefits in the Scheme to another registered pension plan. I authorise Towers Watson Limited to provide all relevant information to the organisation named below.

Please use BLOCK CAPITALS

Name of organisation: ____________________

Reference number: ____________________

Address and post code: ____________________

____

____

____

Signed: ____________________ Date: ____________________

Print your name: RICHARD PAUL SOLLIS

Please return your filled-in form to:

Towers Watson Limited
PO Box 545
Redhill
RH1 1YX