

RECEIVED
18 OCT 2017



Ms E Dane
Cranfords
48 Chorley New Road
Bolton
BL1 4AP

17 October 2017

Dear Ms Dane

RE: P Beauchamp

Please find enclosed 2 Old Mutual Transfer forms for the above client.

Should you have any queries please don't hesitate to contact me.

Yours sincerely

Rhianna Noble
Administration Apprentice

Head Office: Riverdale, 89 Graham Road, Sheffield S10 3GP Tel: 0114 263 0888

Email: info@tag.uk.com Web: www.tagwealth.co.uk

TAG Wealth Management is an appointed representative of Intrinsic Financial Planning Ltd and Intrinsic Mortgage Planning Ltd, which are authorised and regulated by the Financial Conduct Authority

Partners: D.Thompson MIFS DipFA, A.R.M.Young MIFS DipFA

TRANSFER TO ANOTHER REGISTERED PENSION SCHEME FROM AN OLD MUTUAL WEALTH PENSION

ONLY TO BE COMPLETED WHERE RECEIVING SCHEME DOES NOT USE
THE OPTIONS TRANSFER SERVICE

Please tick/complete using BLOCK CAPITALS and blue or black ink, initialling any changes you make.

WITH THIS FORM YOU CAN:

- transfer the surrender value of your Old Mutual Wealth pension to another registered pension scheme for the products listed below.

NOTE

- Complete this form using the **guidance notes** at the end.
 - Please complete all the relevant sections; any omissions may result in a delay in making payments to the new provider.
- Some pensions are subject to an early encashment charge and you may not get the full value of your pension. Where this applies to your plan if you are aged 55 or over, the maximum early encashment charge will be capped at a maximum of 1% of the plan value. If you are under the age of 55, the maximum early encashment charge could be higher.
 - If you are unsure whether this applies to you, speak to your financial adviser or contact us for more information. Alternatively, if you can find out more information in your Member's Guide or policy document.
- If you, or your employer, have been regular contributions into your Old Mutual Wealth pension we recommend that the Direct Debit instruction is cancelled with the bank before we make any payment. If a regular contribution is received after we make the payment, we will return the contribution.
- If you exercise your cancellation rights with the receiving scheme and want to reinvest the money with Old Mutual Wealth, we will not be able to reinstate this plan and you will be required to open a new plan with us.

This form can be used for any pension savings you hold in one or more of the following Old Mutual Wealth products

- | | | |
|---|--|--|
| • EPP (Executive Pension Plan) | • EPI-6 (Executive Pension) | • EPS (Executive Pension Scheme) |
| • BB6 (Buyout Bond) | • DP (Director's Plan) | • SRP (Self-administered Retirement Plan) |
| • SAP (Self-administered Plan) | • ERA (Executive Retirement Account) | • EBP (Employee Benefits Plan) |
| • PP1-6 (Personal Pension) | • PPS (Personal Pension) | • FS1-4 (Free Standing Pension) |
| • PCO (Personal Contracted Out Bond) | • PRA (Personal Retirement Account) | • SPA (Select Personal Pension Account) |
| • ACA (Free Standing AVC Account) | • AVC (Free Standing additional contribution scheme) | • FRM (Framlington Personal Pension) |
| • FRS (Framlington Personal Pension) | • FRA (Framlington Personal Pension) | • SPP (Skandia Pension Plan) |
| • IPP (Independent Pension Plan) | • IPB (Independent Pension Bond) | • DA1/2/3/6 (Personal Pension Income Plan) |
| • DAA (Personal Pension Income Account) | | |

Please tick/complete this form as applicable using BLOCK CAPITALS and blue or black ink.

A YOUR DETAILS

Plan number PP4005801535

Full name PAUL BENJAMIN BEAUCHAMP

Address GRINDLE COTTAGE, LOWSIDE, CALVER, HOPE VALLEY
Postcode S32 3XQ

► If your address has changed within the last 12 months, we will need proof of the new address, for instance a recent original or certified copy of a bill showing the new address, eg phone, electricity, gas, water etc. but not a mobile phone bill.

Contact details
► in case of queries Tel no: 0844 410 0037 - EMMA DANE

Email address: EMMA.D@CRANFORDS.BIZ

Pension scheme name
► if known ST JOHNS ABINGDON LIMITED PENSION SCHEME

NOTE

- If you would like to know your current pension value, please contact us.
- The values are not guaranteed because prices can change daily, and can fall as well as rise.
- Your transfer value may be different to your pension value, because of any Early Encashment Charge and/or Loyalty Bonus that applies to your plan.
- Please see your Member's Guide or policy document for full details, or contact us on 0808 171 2600 for more information.

B FINANCIAL ADVISER STATEMENT – this statement must be completed in order for old mutual wealth to carry out the instruction on behalf of the client

This is to confirm that I have provided my client with advice and discussed the appropriate risks in relation to this transaction.

Financial adviser name

DAVID THOMPSON

Firm name

TAG WEALTH MANAGEMENT

Signature

[Signature]

Date (dd/mm/yyyy)

03/02/017

C PROTECTED TAX-FREE CASH ENTITLEMENT AND/OR EARLY RETIREMENT AGE

NOT TO BE COMPLETED FOR PLAN TYPES SPP, IPP, DA1/2/3/6, DAA, FRA, FRS, FRM, SPA, PCO

NOTE

- Old Mutual Wealth does not provide investment advice.
- Your decision to sign the declaration in this section of the form may have long-term effects.
- We strongly recommend that you seek financial advice before making any decisions.

☐ If you want us to calculate your tax-free lump sum entitlement before the transfer, tick here and we will send you the information we need to enable us to prepare the calculation.

If we have already determined you have a higher entitlement or, after requesting us to calculate your tax-free cash entitlement it is higher than 25% of your fund value and you still wish to proceed with the proposed transfer of benefits, we need you to sign the declaration below in addition to the one in section D.

BLOCK TRANSFER NOTIFICATION

I am notifying you that my proposed transfer is to be made in conjunction with a request from another scheme member to transfer of benefits from the same scheme to the same scheme/ provider. The name of the other member(s) whose transfers are to take place at the same time are set out below.

I understand that for block transfer rules to apply to my transfer:

- a) neither myself or any other scheme member named below has been a member of the receiving scheme for more than 12 months, except where the scheme only holds funds in respect of monies relating to when I had previously contracted out of the Second State Pension (S2P)
- b) that the receiving scheme does not already hold an entitlement to tax-free cash that is greater than 25% of the related fund, or a protected early retirement age that differs from that which may apply to this transfer.

Name of other scheme members who will be transferring at the same time.

C PROTECTED TAX-FREE CASH ENTITLEMENT AND/OR EARLY RETIREMENT AGE (CONTINUED)**Declaration Waiver of higher entitlement to a tax-free lump sum and/or protected early retirement age of 50**

- By signing this waiver, I confirm to the Trustees that I understand that I will only be entitled to a maximum of 25% of my future retirement value as a tax-free lump sum.
- I acknowledge that this amount may be less than my actual entitlement.
- I understand that as the transfer is not part of a block transfer I will normally only be able to take my future pension benefits from age 55.

Your signature



Date (dd/mm/yyyy)

17/10/2017

D RECEIVING SCHEME DETAILS**This section is for the details of your new pension provider**Receiving Scheme
Name

ST JOHNS ABINGDON LIMITED PENSION SCHEME

Address

48 CHORLEY NEW ROAD, BOLTON

Postcode

BL1 4AP

Pension Scheme Tax
Reference (PSTR)

00821745RZ

Your membership
reference

N/A

Payment to be made: ☒ Direct into the bank account detailed belowBank name and
address

METRO BANK

Postcode

Bank account
holders name

ST JOHNS ABINGDON LIMITED PENSION SCHEME

Bank account
number

19273075

Sort code

23-05-80

OR

By cheque

☐ payable to N/A

Signed

CRANFORDS TO SIGN HERE

For the ~~Trustee~~/Administrator of the Receiving Scheme

Print name

EMMA DANE

Date (dd/mm/yyyy)

20

Send the completed form to:

Old Mutual Wealth
Old Mutual House
Portland Terrace
Southampton
SO14 7AY

Tel: 0808 171 2600

www.oldmutualwealth.co.uk

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual Wealth Life Assurance Limited is registered in England & Wales under number 1363932. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services register number 110462. VAT number 386 1301 59.

SK12979/216-0914/October 2016

E YOUR DECLARATION

- i) I request Old Mutual Wealth to pay the value of my pension as indicated, and I understand that the payment will be made directly to the receiving scheme or, if applicable, the insurance company specified in Section C of this form.
- ii) I accept that payment by Old Mutual Wealth will constitute a full discharge from all liabilities and claims arising thereunder, unless a partial payment is requested.
- iii) I understand:
- a) This payment closes my pension and ends Old Mutual Wealth Life Assurance Limited's liability to provide benefits in respect of this account
 - b) the employment restrictions which apply when taking retirement benefits before age 55 using a protected retirement age, and I will tell the new scheme if I am, or later become, affected by these employment restrictions.

Your signature

1. Signature



Date (dd/mm/yyyy)

17/10/2017

Print full name

PAUL BENJAMIN BEAUCHAMP

Capacity ► eg member, trustee, signatory, attorney

MEMBER TRUSTEE

2 0

2 0

2 0

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SK13565/217-0293/April 2017

We'd appreciate your feedback

We're always looking to improve our products and services and we value your feedback. We'd appreciate it if you would spend a few moments answering the questions below to help us understand your decision to transfer your pension.

Tick as applicable

What is the main reason for deciding to transfer your pension?

Poor fund performance

☐

Charges too high/not what you expected

☐

Customer service experience

☐

To invest in a differently to what the current product allows

☒

No specific reason

☐

GUIDANCE NOTES

These notes are for you to keep; please read them before completing and sending us your instruction.

1. **Change of name** – If your surname on the form differs from that on our records, we will need to see your original marriage certificate, Decree Absolute, Civil Partnership Schedule or Change of Name Deed Poll (as applicable).
2. To determine **the value** we pay to the new provider, we will use the unit price(s) on the working day after we receive the documents and the full information required. To determine the correct transaction date, we will treat instructions received by us in the first post on a working day as received on that day. We will treat instructions received in a later post or delivered by any other means as received by us on the following working day.
3. **Tax free cash** – You may be entitled, in the receiving scheme to take part of your pension as tax-free cash. This is normally up to 25% of your pension value (or more if you are entitled to specific protection). If you don't know how much tax-free cash you are entitled to please contact a financial adviser or call us on us 0808 171 2600 in order that we can provide the correct information to the scheme receiving your transfer value..

If there is anything in this form that you do not understand, please speak to a financial adviser in the first instance. Alternatively contact us on 0808 171 2600 and we will be happy to help. However, we are not authorised to give investment advice.

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SK13565/217-0293/April 2017

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Please tick/complete this form as applicable using BLOCK CAPITALS and blue or black ink.

A YOUR DETAILS

Plan number	PP4005802236 & PP
Full name	PAUL BENJAMIN BEAUCHAMP
Address	GRINDLE COTTAGE, LOWSIDE, CALVER, HOPE VALLEY Postcode S32 3XQ
▶ If your address has changed within the last 12 months, we will need proof of the new address, for instance a recent original or certified copy of a bill showing the new address, eg phone, electricity, gas, water etc. but not a mobile phone bill.	
Contact details ▶ in case of queries	Tel no: 0844 410 0037 - EMMA DANE
	Email address: EMMA.D@CRANFORDS.BIZ
Pension scheme name ▶ if known	ST JOHNS ABINGDON LIMITED PENSION SCHEME

NOTE

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This is to confirm that I have provided my client with advice and discussed the appropriate risks in relation to this transaction.

Financial adviser name

DAVID THOMPSON

Firm name

TAG WEALTH MANAGEMENT

Signature



Date (dd/mm/yyyy)

17/10/2017

C PROTECTED TAX-FREE CASH ENTITLEMENT AND/OR EARLY RETIREMENT AGE

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Name of other scheme members who will be transferring at the same time.

C PROTECTED TAX-FREE CASH ENTITLEMENT AND/OR EARLY RETIREMENT AGE (CONTINUED)**Declaration Waiver of higher entitlement to a tax-free lump sum and/or protected early retirement age of 50**

- By signing this waiver, I confirm to the Trustees that I understand that I will only be entitled to a maximum of 25% of my future retirement value as a tax-free lump sum.
- I acknowledge that this amount may be less than my actual entitlement.
- I understand that as the transfer is not part of a block transfer I will normally only be able to take my future pension benefits from age 55.

Your signature



Date (dd/mm/yyyy)

17 10 2017

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Name

ST JOHNS ABINGDON LIMITED PENSION SCHEME

Address

48 CHORLEY NEW ROAD, BOLTON

Postcode BL1 4AP

Pension Scheme Tax
Reference (PSTR)

00821745 RZ

Your membership
reference

N/A

Payment to be made: ☒ Direct into the bank account detailed belowBank name and
address

METRO BANK

Postcode

Bank account
holders name

ST JOHNS ABINGDON LIMITED PENSION SCHEME

Bank account
number

19273075 Sort code 23-05-80

OR

By cheque

☐ payable to N/A.

Signed

CRANFORDS TO SIGN HERE

For the ~~Trustee~~/Administrator of the Receiving Scheme

Print name

EMMA DANE

Date (dd/mm/yyyy)

2 0

Send the completed form to:

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Southampton
SO14 7AY

Tel: 0808 171 2600

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Your signature

1. Signature



Date (dd/mm/yyyy)

17/10/2017

Print full name

PAUL BENJAMIN BEAUCHAMP

Capacity ► eg member, trustee, signatory, attorney

MEMBER TRUSTEE

2 0

2 0

2 0

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We're always looking to improve our products and services and we value your feedback. We'd appreciate it if you would spend a few moments answering the questions below to help us understand your decision to transfer your pension.

Tick as applicable

What is the main reason for deciding to transfer your pension?

Poor fund performance ☐

Charges too high/not what you expected ☐

Customer service experience ☐

To invest in a differently to what the current product allows ☒

No specific reason ☐

GUIDANCE NOTES

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