



AMPS  
ASSOCIATION OF  
MEMBER DIRECTED  
PENSION SCHEMES

FAO Amy Norris  
Old Mutual Wealth  
Old Mutual House  
Portland Terrace  
Southampton  
SO14 7AY

19<sup>th</sup> October 2017

Dear Sirs

**Scheme Name:** St Johns Abingdon Limited Pension Scheme  
**Your Reference:** PP4005802236  
**Member Name:** Paul Beauchamp

The above-named member wishes to transfer their pension held with you into the above-named pension scheme that we administer.

Please find enclosed the completed Transfer Out Forms as requested. The PSTR number is 00821745RZ. We have already provided you with all of the supporting documentation for this scheme showing the member's eligibility to be a member Trustee, and evidencing his statutory right to transfer into this Scheme. If you do require anything further, please email to request this to avoid further delays to the transfer.

The transfer value should be paid to the scheme bank account details provided below. I can confirm that we are happy to accept the transfer.

Metro Bank  
Account Number 19273075  
Sort Code 23-05-80  
Account Name St Johns Abingdon Limited Pension Scheme

If you have any additional requirements please notify me as soon as possible in order to prevent any delays on the transfer, alternatively I look forward to receiving confirmation that the transfer has completed.

Yours sincerely

**Emma Dane**  
**Senior Pensions Administrator**



**T:** 0844 410 0037 **E:** [admin@cranfords.biz](mailto:admin@cranfords.biz) **W:** [www.cranfords.biz](http://www.cranfords.biz)



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Cranfords is registered in England at 48 Chorley New Road, Bolton, BL1 4AP.

# 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 contributors 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)          | • EP1-6 (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	PP4005802236 & PP8
Full name	PAUL BENJAMIN BEAUCHAMP
Address	GRINDLE COTTAGE, LOWSIDE, CALVER, HOPE VALLEY Postcode S32 3XQ
<p>► 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.</p>	
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



Date (dd/mm/yyyy)

17/10/2017

## 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)

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



For the Trustee/Administrator of the Receiving Scheme

Print name

EMMA DANE

Date (dd/mm/yyyy)

19 10 2017

**Send the completed form to:**

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

Tel: 0808 171 2600

[www.oldmutualwealth.co.uk](http://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

### Send the completed form to:

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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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