

00018

Mr A J Carson
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Resort, Casa Morisca
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Benahavis 29679, Malaga, SPAIN

Personal Pension Plan

19 October 2018

Anthony J Carson

Plan number: K272996000

Thank you for your enquiry regarding a possible transfer from your Standard Life Pension Plan(s) to another UK registered pension scheme.

We strongly recommend that you take independent advice from a financial adviser who is authorised and regulated by the Financial Conduct Authority. You can check authorisations at <https://register.fca.org.uk/>

Pension Scams are on the increase. Before considering if you wish to proceed with the transfer we recommend you refer to the Pensions Scams information which is contained within the attached booklet from The Pensions Regulator. Additionally, to know what to look out for, go to the Pensions Regulators website:

www.thepensionsregulator.gov.uk/individuals.aspx

Please note that if you are resident abroad we will require identification and verification certified by an appropriate person, the level of which will be dependent on your country of residence/domicile.

The following requirements must also be supplied for a transfer request to be considered:

- ▶ If the receiving pension scheme is a member of the Options (Origo) online service for facilitating transfers, you can ask them to submit the request on your behalf.

Please note that Options cannot be used for In-specie transfers. In-specie transfers are an option which is sometimes available if your plan is a Self-Invested Personal Pension (SIPP)

If the receiving pension scheme does not use Options, we will require the following (excluding In-specie transfers):

- ▶ A fully completed Transfer Application form (GEN2724). This should be completed by you and the receiving scheme or trustee/administrator. Complete one form for each Standard Life plan that you wish to transfer. A GEN2724 form is enclosed and additional copies can be obtained by visiting:

<http://lib.standardlife.com/library/customer/gen2724.pdf>

Use this form to fully transfer your benefits in cash from a Standard Life pension scheme to another UK registered pension scheme.

Guidance notes for filling in this form

References to 'Standard Life' mean Standard Life Assurance Limited or Standard Life Master Trust Co Ltd. Parts 1, 2 and 4 of the form should be completed by you as the Planholder, and Part 3 by the Trustee/Scheme Administrator of the receiving pension scheme (Receiving Scheme). You should check the details completed by the Receiving Scheme before signing and dating the form at the end.

Standard Life will not be able to proceed with your transfer request unless this form is completed fully. Complete one form for each Standard Life plan that you wish to transfer.

UK tax laws mean that tax is charged on 'unauthorised payments' that are made from UK registered pension schemes. The Pensions Advisory Service (TPAS) can help to explain the potential tax consequences for you of an unauthorised payment.

Where the value of your pension fund is greater than £30,000 and contains safeguarded benefits, legislation requires you to take advice from an independent financial adviser. Safeguarded benefits are defined as a benefit that has a promise, such as a guaranteed annuity rate or level of pension income, but does not include guaranteed investment returns such as those from with profits.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

Along with this form, you should also provide the following if you are intending to transfer to an occupational pension scheme or a Small Self-Administered Scheme:

- Evidence you are in receipt of earnings. If you are employed, please provide copies of your last 3 months' payslips and a copy of your latest P60. If you are self-employed, please provide a letter from a certified accountant evidencing your last 3 months' income and a copy of your latest tax return. This is needed to help us establish whether you have a statutory right to a Cash Equivalent Transfer Value.
- A copy of correspondence from HMRC confirming the Receiving Scheme's Pension Scheme Tax Reference (PSTR) number. The Receiving Scheme Trustee/Scheme Administrator will be able to provide you with this.
- The Scheme's Trust Deed and Rules from inception of the Scheme to date, and any other Deeds, e.g. Deeds of Appointment and Retirement of Trustees.
- A letter from the provider of the Pension Schemes Trustee Account or the Pension Scheme Administrator Account. This letter must be, on letter headed paper, confirming the full name of the account, the account sort code, the account number and the names of the accounts authorised signatories.

Upon receipt of the complete requirements we will assess your request with a view to completing the transfer. However, we do reserve the right to ask for additional information where it is deemed necessary.

GEN2724 0918

Is any of your plan invested in with profits?

These investments may include potentially valuable guarantees. With profits guarantees give you some protection if investment returns are poor. Please check your last statement for details of any guarantees. If you're unsure of anything or need more information, please call us. You should also consider paying for financial advice, as the impact of giving up a with profits investment depends upon your personal circumstances.

You can find out more about with profits at www.standardlife.co.uk/withprofits

Please return the completed form to Standard Life:

Standard Life
Dundas House
20 Brandon Street
Edinburgh
EH3 5PP

Why ask these questions? Because we want to help you protect your savings. If you have been cold-called about a transfer opportunity or you are investing in high risk, unregulated investments, it could mean that your pension savings are at risk or you are being scammed.

Pension Scams

Your pension savings are in safe hands with us but pension scams are on the increase. We are working hard to help our customers avoid these scams. Thousands of people have lost their retirement savings after falling for a pension scam. Don't be next.

If you are considering transferring your pension savings into a new scheme, consider these questions...

- Have you been motivated by a cold-call, online advert or text out of the blue, offering a 'free pension review'?
- Is the new scheme a Small Self-Administered Scheme?
- Will your pension pot be investing in unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels or businesses you don't know much about?
- Does your new arrangement require you to set up a company?
- Have you been promised guaranteed returns?
- Have you been told you can access any part of your pension before age 55, other than on the grounds of ill-health?

If the answer to any of these questions is **yes**, then there's a chance your money could be at risk. To know what to look out for or what to do if you think you're being targeted – go to the Pensions Regulator's website www.pension-scams.com

Part 4 – Your Declarations

I hereby confirm that –

- a. I have requested the transfer.
- b. I have had the opportunity to read and fully consider this document setting out the arrangements to be made between Standard Life and the Trustees/Scheme Administrator of the Receiving Scheme.
- c. I am aware of the benefits that will be awarded in respect of the transfer value in the Receiving Scheme.
- d. I am aware that the amount of the transfer value is **not guaranteed and may fluctuate** and that the exact transfer value will not be known until the transfer date. The amount of the transfer value will represent the value of my entire interest, and my dependants' interest, in the Standard Life plan which is being transferred to the Receiving Scheme.
- e. I am aware of the details set out in this document and hereby consent to the transfer of the transfer value to the Receiving Scheme.
- f. In consideration of the arrangement made for the provision of additional benefits for me and my dependants under the Receiving Scheme, once the transfer value has been paid to the Receiving Scheme's Trustees/Scheme Administrator, my Standard Life plan will end, and I hereby discharge Standard Life of all claims, which I, and my dependants, have or may have to the benefits under the Transferring Scheme in respect of the transfer value.
- g. I am aware that in some circumstances a transfer of benefits might not be a recognised transfer under the relevant tax rules and may be treated as an unauthorised payment by HMRC giving rise to a liability to pay tax.
- h. If HMRC require Standard Life to pay tax on the transfer value because the Receiving Scheme does not comply with HMRC's requirements, I undertake to refund Standard Life the tax due by them.
- i. I am aware of the risks associated with pension scams and I hold Standard Life harmless from and against all costs, losses or expenses resulting from my decision to proceed with my transfer request, unless such an event has arisen as a result of any fraud, negligence or wrongful act by Standard Life.
- j. I confirm that any information provided about me by the Receiving Scheme or my advisers has been verified by me as factual and correct and that Standard Life is in no way responsible for any quotation or any literature issued by the Receiving Scheme or my advisers.

To the best of my knowledge and belief the information given in this form is correct and complete.

Planholder's
signatureDate
(DD/MM/YYYY)

Tom Carson Eileen Reynolds



You should check the details completed by the Receiving Scheme before signing and dating the form.

Please return the completed form to Standard Life:

Standard Life
Dundas House
20 Brandon Street
Edinburgh
EH3 5PP



Signature

Standard Life Assurance Limited is owned by the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group. You can find more information about Standard Life Aberdeen plc's strategic partnership with Phoenix at www.standardlife.com/partnership

Standard Life Assurance Limited is registered in Scotland (SC286833) at Standard Life House, 30 Leith Road, Edinburgh EH1 2DL.

Standard Life Assurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. www.standardlife.co.uk

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September 2018



Mr A J Carson
Urb Marbella Club Golf Resort,
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Benahavis 29679, Malaga, SPAIN

+ Personal Pension Contract
OUT PLAN NO. -
K 272996000

Executive Pension Plan

Yearly statement no. 33, for the year ending 5 Oct 2018

ANTHONY J CARSON

LEISURE INVESTMENTS PLC Scheme number: H33950

Member number: 1

Selected retirement date: 13 January 2031, age: 74

Date of birth: 14 January 1956

Important

Please check all details are correct. You should advise us of any discrepancy immediately.

Your plan summary

We've sent this statement to help you review your plan for retirement. This page summarises the key information about your plan. The rest of the statement gives you more detailed information.

Your plan value

Current value on 5 October 2018

£10,847.14

The current value is the amount you could have transferred if you had chosen to move to another plan on 5 Oct 2018. If the reason for moving had been to start taking retirement benefits the amount transferred might have been higher. This amount is not guaranteed.

Payments into your plan in the last 12 months

Pension payments

£0.00

Beware of pension scams

Falling foul of a scam could mean you lose some or all of your money. See pension-scams.com or fca.org.uk/scamsmart

Financial Services Compensation Scheme

To see how investor protection covers you, go to www.standardlife.co.uk/1/site/uk/fund-info/investor-protection



Mr A Carson
81 Milton Mount Avenue
CRAWLEY
RH10 3DP

Page 1 of 5

Plan holder	ANTHONY CARSON
Plan number	K 272996000
Retirement date	14 January 2021
Our reference	PPPSUMM

9 September 2019

Personal Pension Contracting Out Plan statement for the year ending 31 August 2019

In summary

		0	£40K	£80K
1 Current transfer value* on 31 August 2019	£81,951.82			
Current retirement value on 31 August 2019	£84,275.16			

For more detail, see *Current value*, page 2

➔ What's next?

Check your statement. Do the values meet your future needs? If you need to review your plan, talk to your financial adviser, Allott Graham Brown Fin Plan.

Our online retirement planner shows how changing payments can make a big difference to your pension.

To find out more go to www.standardlife.co.uk/retirement-planner

2 Fund Information

Please see the section on page 2 for these details

3 What you might get back on 14 January 2021*

Your projected value could be **£82,400**

Giving a pension each year of **£2,050**

For more detail, and assumptions, see *What you might get back*, pages 3-4

4 Amount paid

Total paid in last year **£0.00**

For more detail, see *Amount paid*, page 4

* These amounts aren't guaranteed.



Manage your plans online

Get up to date values, switch funds or change regular payments. Log in or register at

www.standardlife.co.uk/online



Beware of pension scams

Falling foul of a scam could mean you lose some or all of your money.

See fca.org.uk/scamsmart



Financial Services Compensation Scheme

To see how investor protection covers you, go to www.standardlife.co.uk/1/site/uk/fund-info/investor-protection