

**Benefit Crystallisation Event  
Member Questionnaire**

**Scheme Name:** Northern Bus Retirement Benefit Scheme

**Member Name:** Michael Trafford

Please accept this as my written request to take benefits from the above scheme and confirmation of information in respect of this Benefit Crystallisation Event:

**Required Benefits**

1. I wish to draw all of my fund in Tax Free Cash and Income
2. I wish to vest segments and take as Tax Free Cash and Income
3. I wish to vest sufficient funds to provide a Tax Free Cash amount of
4. I wish to vest sufficient funds to provide an annual Income amount of £

Other (please detail) *Crystallise \$1,250,000 and take max PCLS  
no income*

Will this be your first Benefit Crystallisation Event occurring on or after 06 April 2006 (under any Registered Pension Scheme)?

☒ Yes

☐ No

If 'No', what was the date of your first Benefit Crystallisation Event occurring on or after 06 April 2006

Date: \_\_\_\_\_

What is the percentage of the SLA used up under those earlier Benefit Crystallisation Events that occurred under any other Registered Pension Scheme you are (or were) a member of, as recorded on your latest scheme statement(s). Copy statement(s) **MUST** be attached.

**Name of Registered Pension Scheme**

**% SLA**

Signed:



Date:

**Peter Best**

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**From:** Mick Strafford <masseng@aol.co.uk>  
**Sent:** 15 September 2016 16:16  
**To:** pbest@tag.uk.com  
**Subject:** Re: Pension

Hi Peter

I went through it all again and it asked me the same question as before and I had to accept it before it would register me.

The information you require is:

Protection notification number: FP167650895158F

Scheme administrator reference: PSA38196503N

Application date: 15 September 2016

Kind regards

Mick

Mick Strafford  
Managing Director  
MASS Engineering Limited  
Houghton Road  
Anston  
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S25 4JJ

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-----Original Message-----

**From:** Peter Best <pbest@tag.uk.com>  
**To:** 'Mick Strafford' <masseng@aol.co.uk>  
**Sent:** Thu, 15 Sep 2016 15:24  
**Subject:** RE: Pension

Dear Mr Strafford

I have tried to return your call but was informed that you were out of the office.

I can confirm that you do not have any other forms of protection and do need to apply for Fixed Protection 2016.

If you have any further queries or wish to discuss it further, please do not hesitate to contact me.

Yours sincerely

**Peter Best** DipPFS Cert CII (Life and Pensions)  
Office Manager