

Clerical Medical  
PO Box 28121  
15 Dalkeith Road  
Edinburgh  
EH16 9AS

20<sup>th</sup> December 2017

Dear Sirs

**Scheme Name:** Trimix Limited Pension Scheme  
**Your Reference:** IPP/5240658G  
**Member Name:** Sally Milliner

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 Authority Form and a copy of the schemes HMRC Registration Certificate. The PSTR number is 00815851RC.

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.

AIB  
Account Number 04919088  
Sort Code 23-83-96  
Account Name Trimix 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

Your ref  
Our ref PPCLMAIN/EGLC/National/K

Adrian Shakespeare  
Wealthmasters Fincl Mangmt Ltd  
Atlantic House  
Charnwood Park  
Bridgend Mid Glamorgan  
CF31 3PL

21 November 2017

Dear Adrian

**Individual Pension Plan : IPP/ 5240658G**  
**Client : Sally Milliner**

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Thank you for your recent enquiry.

We have pleasure in enclosing the following document(s) :

- a Current Transfer Value.

If you require any further information, please contact Customer Services on 0845 606 2266.

Yours sincerely

*K Grimsted*

K Grimsted  
Customer Services

Your ref  
Our ref PPCLTVAL/EGLC/National/K

Adrian Shakespeare  
Wealthmasters Fincl Mangmt Ltd  
Atlantic House  
Charnwood Park  
Bridgend Mid Glamaorgan  
CF31 3PL

21 November 2017

Dear Adrian

**Individual Pension Plan: IPP/ 6240658G**  
**Client : Sally Milliner**

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Thank you for letting us know that Sally Milliner is considering transferring her pension fund to another pension provider.

The transfer value of the policy, as at 21 November 2017, is £28,981.54 calculated as follows:

Source of investment	Single Premiums	Former Protected Rights
Fund Value	£1,854.42	£27,127.12
Transfer Value	£1,854.42	£27,127.12

We hope this pension fund remains with us. If Sally Milliner does decide to transfer, please contact us on the above number and we will arrange to issue an up to date transfer value, full transfer information and discharge forms.

If you or Sally Milliner would like any more information about the benefits of this plan before making a final decision, please contact Customer Services on 0845 606 2266.

Yours sincerely

*K Grimsted*

K Grimsted  
Customer Services

To: Scottish Widows Limited

**FORM OF AUTHORITY AND DISCHARGE**

**Client : Sally Milliner**

**Plan Number : IPP / 5240658G**

I authorise you to surrender the policy with immediate effect and to apply the proceeds as instructed below.

The Transfer Value is £28,981.54, as at 21 November 2017.

I understand that the actual amount of the transfer value payable will include a Market Value Reduction (if any), and will be calculated using the appropriate bid prices when Clerical Medical receives the completed form of authority and discharge.

I agree that such payment made by Clerical Medical shall be in settlement of the Individual Pension Plan and upon payment the Individual Pension Plan will then end.

I undertake that the transfer value will be applied to a UK registered pension arrangement.

Signed

  
Sally Milliner

Dated

27/11/17.



In order for the monies to be paid to your chosen provider we require confirmation from them that they are able to accept the funds.

Receiving Scheme/Provider – To be completed and signed by you

Provider name and address	Pension Practitioner 48 Chorley New Road, Bolton BL1 4AP.
Contact Name	Emma Dane
Please confirm the Pension Scheme Tax Reference (PSTR)	00815851RC
Type of arrangement	SSAS
Reference/Policy Number	Trimix Limited Pension Scheme

Payment Details – To be completed and signed by new provider

To make payment by BACS. Please confirm the following :-	
Sort Code	2 3 - 8 3 - 9 6
Account Number	0 4 9 1 9 0 8 8
Account Name	Trimix Limited Pension Scheme

#### DECLARATION

We declare that the information provided is true and complete to the best of our knowledge and belief.

We acknowledge that the transfer payment cannot be made to a broker or third party and the payment details contained relate to a registered pension scheme.

Signed 	Date 20/12/2017
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On behalf of the Managers/Insurers of the receiving arrangement

Pension Practitioner.Com Limited  
Daws House  
33-35 Daws Lane  
London  
United Kingdom  
NW7 4SD

**Pension Schemes Services**  
Fitz Roy House  
Castle Meadow Road  
Nottingham  
NG2 1BD

## **Notification of registration for tax relief and exemptions**

We have registered Trimix Limited Pension Scheme on 20 October 2014. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is 00815851RC. You should use this when you want to view the scheme details online and in all future communications with us.

On your application for registration you indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its legal structure, then you must tell us about the change on an event report. If there are any other changes, to any factor regarding a declaration or confirmation you gave when applying to register the scheme, please tell us as soon as possible.

An occupational pension scheme is defined in section 150(5) of the Finance Act 2004 as a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons.

As you have indicated that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may deregister the scheme.

## **Responsibilities of the scheme administrator**

As part of the registration process you declared that as the scheme administrator you will comply with section 270(3) of the Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with section 270(3), we may deregister the pension scheme.

## **Authorised transfers**

When you applied you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must ensure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 169 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.