



Gina Reidy
Pension Practitioner.Com
Daws House
33-35 Daws Lane
London
NW7 4SD

21 January 2015

Dear Gina,

Trimix Limited Pension Scheme

Please find enclosed signed transfer paperwork along with both birth certificate and marriage certificate for John Lodge and the Trimix Limited Pension Scheme.

I trust that everything is satisfactory but if you need to speak to me, please ring me on 07971 829401 or email me at gareth@stevensonpride.co.uk

Yours sincerely

Gareth King
Product Specialist

John Lodge
127 Malmstone Avenue, Merstham, Redhill, Surrey RH1 3JH

FAO: The Trustees of Arriva London North & Arriva London South Pension Scheme

15 January 2015

Dear Sir/madam,

I wish to advise you that I am no longer in possession of the original statement of benefits for the above pension scheme.

Yours faithfully

A handwritten signature in black ink, appearing to read 'John Lodge', written in a cursive style.

John Lodge

DP 479256

[Printed by authority of the Registrar General.]

**CERTIFIED COPY of an
Pursuant to the Births and**



**ENTRY OF BIRTH
Deaths Registration Act 1953**

**B. Cert.
R.B.D.**

The statutory fee for this certificate is 3s. 9d.
Where a search is necessary to find the entry,
a search fee is payable in addition.

Registration District

LONDON CITY.

1967. Birth in the Sub-district of **LONDON CITY.** in the **CITY OF LONDON.**

Columns :—										
1	2	3	4	5	6	7	8	9	10*	
No.	When and where born	Name, if any	Sex	Name, and surname of father	Name, surname, and maiden surname of mother	Occupation of father	Signature, description, and residence of informant	When registered	Signature of registrar	Name entered after registration
17	Thirteenth May 1967. St. Bartholomews Hospital, Smithfield	John Samuel	Boy	John LODGE	Irene Gladys LODGE formerly BERG of 53, Maury Road, Hackney	Lorry driver	I. Lodge Mother 53, Maury Road, N. 16.	Sixteenth May 1967	A. Eatenton <i>Registrar.</i>	

I, **ATHELSTAN EATENTON**, Registrar of Births and Deaths for the Sub-district of **LONDON CITY.**, in the **CITY OF LONDON.**
do hereby certify that this is a true copy of the entry No. **17** in the Register of Births for the said Sub-district, and that such Register is now legally in my custody.

*See note overleaf.

WITNESS MY HAND this **16th.** day of **M A Y**, 1967.

CAUTION.—Any person who (1) falsifies any of the particulars on this certificate, or (2) uses a falsified certificate as true, knowing it to be false, is liable to prosecution.

A. Eatenton
Registrar of Births and Deaths

CERTIFIED COPY of an ENTRY OF MARRIAGE Pursuant to the Marriage Act 1949



TH 937701

M. Cert. S.R./R.B.D.&M.

Registration District East Surrey

Marriage solemnized at The Mansion 70 Church Street Dealershead in the District of East Surrey in the County of Surrey

Columns:— 1	2	3	4	5	6	7	8	
No.	When married	Name and surname	Age	Condition	Rank or profession	Residence at the time of marriage	Father's name and surname	Rank or profession of father
44	<u>Twenty Seventh January 2007</u>	<u>John Samuel LODGE</u>	<u>39</u> years	<u>Single</u>	<u>Vehicle Engineer</u>	<u>127 Malmstone Avenue Marsham RH13 5TH</u>	<u>John LODGE</u>	<u>Senior Pensions Officer (retired)</u>
		<u>Lorraine Frances McLEOD</u>	<u>36</u> years	<u>Previous Marriage Dissolved</u>	<u>Engineering Secretary</u>	<u>127 Malmstone Avenue Marsham RH13 5TH</u>	<u>Keith Alfred McLEOD</u>	<u>Clerical Assistant</u>

Married in the The Mansion by certificat for me,

This marriage was solemnized between us, J Lodge and L McLeod in the presence of us, M Smith and R Walton

Rosemary Jenson
Deputy Superintendent Registrar
Murphy-Dugue
Deputy Registrar

Certified to be a true copy of an entry in a register in my custody,

CAUTION: THERE ARE OFFENCES RELATING TO FALSIFYING OR ALTERING A CERTIFICATE AND USING OR POSSESSING A FALSE CERTIFICATE. ©CROWN COPYRIGHT WARNING: A CERTIFICATE IS NOT EVIDENCE OF IDENTITY.

Deputy Registrar
Superintendent Registrar
Date

27.1.2007

Application to proceed with transfer of benefits

To: The Trustees of Arriva London North & Arriva London South Pension Scheme (the pension scheme)

Name of member: MR J S LODGE

I wish to transfer the value of all my benefits to Triplex Ltd Pension Scheme (the receiving arrangement) as an alternative to leaving those benefits, including any statutory right I may have to a guaranteed cash equivalent, in the pension scheme.

Please apply the transfer value* of my benefits in the pension scheme to secure benefits in respect of me in the receiving arrangement. I acknowledge that on payment of the transfer in accordance with my request made by completing and returning this form, duly signed and dated, the trustees will be discharged from all liability to provide any benefits for or in respect of my membership of the pension scheme.

I understand that the benefits eventually payable from the receiving arrangement may be more or less than the benefits that would have been payable in respect of me in the pension scheme.

I acknowledge that the trustees will not be responsible for the amount or type of benefits to be provided by the receiving arrangement in return for the above transfer value*.

I confirm that I am not transferring my benefits to a 'pension liberation' arrangement in order to access my benefits in any way that conflicts with Her Majesty's Revenue & Customs' requirements. I understand that were I to do so, I would be liable for the tax charges that Her Majesty's Revenue & Customs would levy on me. (If you have any concerns that the arrangement into which you are intending to transfer your benefits may be a 'pension liberation' arrangement, please see the Pension Regulator's website at: <http://www.thepensionsregulator.gov.uk/regulate-and-enforce/pension-liberation.aspx>.)

Where the transfer includes a transfer of GMP and / or section 9 (2B) rights to a contracted in occupational pension scheme or to a personal pension scheme, I confirm that:

I have received a statement from the receiving arrangement showing the benefits to be awarded in respect of the transfer payment, and

I accept that the benefits to be provided by the receiving arrangement may be in a different form and of a different amount to those which would have been payable by Arriva London North & Arriva London South Pension Scheme and that there is no statutory requirement on the receiving arrangement to provide survivor's benefits out of the transfer payment.

** The transfer value in respect of your benefits in the pension scheme is calculated using methods and bases determined by the trustees, after taking advice from the scheme actuary. It is guaranteed for three months from 11 November 2014. Your right to have a transfer is lost once three months has expired. It will not then be possible to apply for another transfer value until 17 October 2015.*

Signed  Date 14-1-15

Full name: John Samuel Lodge
IN BLOCK CAPITALS PLEASE

Transfer checklist

Transfer from : ARRIVA London North and ARRIVA London South Pension Scheme
In respect of : Mr J S Lodge NI number : NP091212D
Transferring to :

I confirm the following documents are attached:

- Application to proceed with transfer of benefits form signed by the member.
- Declaration Form(s) signed by (Trustees/Insurance Company).
- Member's original Birth Certificate (and Marriage Certificate if applicable).
- The original statement of benefits sent to the member.

OR

- A letter signed by the member confirming the statement is no longer in their possession.
- Evidence of registration by HMRC.
- A copy of the Contracting-out Certificate (if applicable) including the relevant ECON and SCON numbers.
- Member/Additional information form (if included in the pack)
- Receiving scheme policy / reference number
- Receiving scheme payment details completed below.

(To be completed by advisor/trustees/provider)

Payee:

Bank: Branch:

Sort Code: Account Number:

Reference:

Failure to provide the information requested will result in delays in the transfer.



Occupational Pension Scheme – Additional Information Form

Member name: Mr J S Lodge

National Insurance Number: NP091212D

Transferring scheme name: ARRIVA London North and ARRIVA London South Pension Scheme

For the Trustees of the ARRIVA London North and ARRIVA London South Pension Scheme to consider Mr Lodge’s request to transfer his benefits from ARRIVA London North and ARRIVA London South Pension Scheme to (‘the receiving scheme’), please provide **ALL** of the information and supporting documents detailed below. The Trustees of the ARRIVA London North and ARRIVA London South Pension Scheme will not be able to consider Mr Lodge’s transfer request until **ALL** of the requested information is provided.

Information required	Supporting evidence required	Please tick to confirm information is being provided	For Mercer use only
Date on which the receiving scheme was registered with HMRC	Copy of Registration certificate or print-off from HMRC Scheme Administrator website	Enclosed:	
Name and address of the principal employer for the receiving scheme	Print-off from Companies House WebCheck	Enclosed:	
Date of incorporation of the principal employer for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed:	
Company registration number for the principal employer for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed:	
Description of the business, service or trade provided by the principal employer for the receiving scheme	Print-off from Companies House WebCheck, where this information has been recorded by Companies house, or written	Enclosed:	

	description		
Confirmation of whether the principal employer is an active or dormant company	Print-off from Companies House WebCheck	Enclosed:	
Name and address of the Scheme Administrator for the receiving scheme	If the Scheme Administrator for the receiving scheme is a company, print-off from Companies House WebCheck If the Scheme Administrator for the receiving scheme is not a company, written confirmation of details	Enclosed:	
If the Scheme Administrator for the receiving scheme is a company, date of incorporation of the Scheme Administrator for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed: N/A: receiving Scheme Administrator is not incorporated:	
If the Scheme Administrator for the receiving scheme is a company, the company registration number for the Scheme Administrator for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed: N/A: receiving Scheme Administrator is not incorporated:	
If the receiving scheme has a corporate trustee, the name and address of the corporate trustee	Print-off from Companies House WebCheck	Enclosed: N/A: no corporate trustee:	
If the receiving scheme has a corporate trustee, date of incorporation of the corporate	Copy of certificate of incorporation or print-off from Companies House	Enclosed:	

trustee for the receiving scheme	WebCheck	N/A: no corporate trustee:	
If the receiving scheme has a corporate trustee, the company registration number for the corporate trustee for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed:	
		N/A: no corporate trustee:	
Evidence that the trustees of the receiving scheme are registered with the Information Commissioner's Office as Data Controllers (if the trustees are exempt from the requirement to register as Data Controllers, please provide an explanation of why they are exempt)	Print-off from the Information Commissioner's register of data controllers or written explanation	ICO register print off enclosed:	
		Written explanation enclosed:	
Name, address , account number and sort code for the bank account for the trustees of the receiving scheme	Confirmation of trustees' bank account details	Enclosed:	
If the transfer payment is not to be paid direct to the trustees' account, please provide an explanation of why the payment is being made to a different account	Written explanation	N/A: payment is to be made to trustees' account:	
		Written explanation enclosed:	
Confirmation that the member is a member of the receiving scheme	Copy of member's application to join the receiving scheme or written confirmation that the member has been automatically enrolled into the receiving scheme	Copy of application enclosed:	
		Confirmation of automatic enrolment enclosed:	
Details of all organisations that	Written confirmation		

provide investment services for the trustees of the receiving scheme and, if these service providers are registered with the Financial Conduct Authority, evidence of registration	Print-off from the FCA register for each registered investment provider	Enclosed:	
Details of the fund manager (s) appointed by or on behalf of the trustees of the receiving scheme (if the receiving scheme is exempt from the requirement to appoint a fund manager, please provide an explanation of why it is exempt)	Written confirmation	Enclosed:	
If the member's benefits include contracted out rights and the receiving scheme is contracted in, evidence that the member has received an illustration of the benefits that would be provided in the receiving scheme in exchange for the transfer payment	Copy of the illustration provided to the member	Enclosed:	
		N/A: member's benefits do not include contracted out rights or receiving scheme is contracted out:	

I confirm that all of the information requested above has been provided and that this information is correct and complete. I confirm that I will notify Mercer, as administrators of the transferring scheme, if any of the information I have provided changes before the transfer is complete.

Signed on behalf of the Scheme Administrator of the receiving scheme:

.....

Date:

OCCUPATIONAL PENSION SCHEME TRANSFER DECLARATION FORM

In respect of: **MR J S LODGE**

NI Number: **NP091212D**

To: The Trustees of Arriva London North & Arriva London South Pension Scheme

c/o the address at the top of the covering letter.

In consideration of the transfer of the sum of £ 213635.00 in respect of the above named, the Trustees of (hereinafter called "the Receiving Scheme") hereby confirm and undertake as follows:

[The Receiving Scheme is a registered pension scheme under section 153 of the Finance Act 2004]*

Evidence of registration by Her Majesty's Revenue & Customs (HMRC) must be attached.

[The Receiving Scheme is an insured scheme]*

The above named has been admitted to membership of the Receiving Scheme and in respect of the transfer payment will be entitled to such benefits as shall be agreed between the member and the Trustees of the Receiving Scheme.

[We undertake to treat part of the benefit provided under the Receiving Scheme (being not less than £0.00 per annum) as "equivalent pension benefits" for the purposes of the National Insurance Act 1965 in respect of contracted-out employment between 10 January 1995 and 30 March 2012. In the event of a subsequent transfer to another Scheme we undertake to obtain a similar undertaking from such Scheme's Trustees and agree to indemnify you and the employer concerned against any claims or demands in respect of such equivalent pension benefits.]*

[We undertake to treat £ 753.48 per annum as "guaranteed minimum pension", for the purposes of the Pension Schemes Act 1993. The guaranteed minimum pension will be revalued [in line with section 148 orders] [at fixed rate] [at limited rate]*. (We undertake to treat the sum of £ 129871.00 included in the transfer, as "contracted out benefits", (for the purposes of Pension Schemes Act 1993) in respect of contracted-out employment between 10 January 1995 and 30 March 2012.]*

We undertake that any transfer benefits provided in respect of contracted-out employment from 6 April 1997 will be in the same form as those provided for our scheme's own contracted-out members.*

The member is* in contracted-out employment. If not in contracted-out employment, the Receiving Scheme is willing and able to accept any contracted-out liabilities and provide normal benefits instead.

Receiving scheme ECON:

Receiving scheme SCON:*

A copy of the contracting-out certificate must be attached.

We authorise HMRC to provide Mercer Limited, as the administrators of Arriva

London North & Arriva London South Pension Scheme, with any information they deem necessary in their investigation of the registration status of

.....

The HMRC reference number of is

_____.

The name of the principal employer and company registration number is

_____.

Name of the Scheme Administrator for the purposes of Section 270 of the Finance Act 2004:

_____.

Scheme Administrator ID as provided by HMRC:

_____.

Signature(s): _____ Date: _____

Full name(s) of authorised signatory(s):

_____.

Position of authorised signatory(s):

_____.

_____.

*delete as appropriate

**ARRIVA LONDON NORTH AND ARRIVA LONDON SOUTH PENSION
SCHEME**

(formerly the Leaside Buses and South London Transport Pension Scheme)

Statement of Cash Equivalent

This statement is our formal quotation of the cash equivalent, or transfer value, available at the present time in respect of the pension scheme member specified below. The Appendix to this statement includes a description of the accrued benefits on which the transfer value calculation is based and additional technical information.

Name : JS Lodge
National Insurance Number : NP091212D

Cash Equivalent

Guarantee Date : 11 November 2014
Cash Equivalent : £213,635

The cash equivalent is guaranteed for a period of three months from the guarantee date indicated above.

We are obliged by regulations to state that, in exceptional circumstances, the cash equivalent may be reduced. Should this occur in the future, members affected by the reduction will be informed.

Protected Rights

The transfer value includes Protected Rights of £10,601 in respect of pre 06.04.97 contracted-out employment, and £119,270 in respect of post 05.04.97 contracted-out employment.

Where the member has transferred GMP or post 05.04.97 contracted out rights to the Scheme the value of these benefits are included in the figures in the previous paragraph.

Deferred Benefits

The cash equivalent relates to the deferred pension benefits summarised in the Appendix. The Appendix also includes technical information relating to the deferred benefits that may be required by the receiving scheme.

Discretionary Benefits

The calculation of the cash equivalent includes no allowance for benefits granted at the discretion of the Trustees on the basis that the Trustees have no practice or custom of granting them.

Payment of transfer value

If the transfer is to proceed the member must advise the Trustees in writing within three months of the guarantee date. The enclosed discharge form should be completed and returned to the address shown on this statement.

Please note that if instructions are received to pay the cash equivalent after the guarantee period has expired the cash equivalent will be recalculated. Revised quotations of the cash equivalent may be higher or lower than previous quotations depending on market conditions at the time the cash equivalent is recalculated.

.....
Pensions Administrator

for the Trustees of the Arriva London North and Arriva London South Pension Scheme

Mercer Limited
5 George Square
Glasgow
G2 1AR

Note:

The Trustees are not able to advise members who want to take a transfer from the Scheme. The Trustees recommend that you take independent financial advice to help you consider carefully the possible merits and risks associated with taking a transfer value, compared with retaining a deferred benefit entitlement from the Scheme. Some of the aspects to consider are:

- Compare the benefits expected from the arrangement to which you are planning to take the transfer value with your entitlement in the Scheme. If the receiving arrangement is money-purchase (that is, the ultimate benefit depends entirely on investment returns on the underlying funds) the comparison will be difficult, since the benefits payable cannot normally be predicted with any certainty. The Financial Services Authority, The Pensions Regulator and the Pensions Advisory Service provide information about transfers that may assist you in deciding whether to transfer.

- From 5 April 2005 members of schemes like the Arriva London North & Arriva London South Pension Scheme may have greater security in some circumstances where the scheme's assets would otherwise not be able to provide the member's entitlement in full. This is because, in addition to requiring the sponsoring company to make additional contributions in certain circumstances, the Government has introduced a "Pension Protection Fund (PPF)", which will provide some compensation for members if the sponsoring company is not able to contribute more. The Arriva London North & Arriva London South Pension Scheme is an eligible scheme as defined in section 126 of the Pensions Act 2004 (i.e. if the employer were to become insolvent, the Scheme is eligible for the support of the Pension Protection Fund).

- Transfer values are calculated using a method and basis set by the Trustees of the Scheme to be consistent with legislation and the rules of the Scheme. The method and/or basis may therefore be revised from time to time, to reflect changes in legislative and financial conditions.

**ARRIVA LONDON NORTH AND ARRIVA LONDON SOUTH PENSION
SCHEME**

(formerly the Leaside Buses and South London Transport Pension Scheme)

**Summary of Deferred Benefits
and
Technical Information**

Name	:	JS Lodge
Date of birth	:	13/05/1967
Date joined Company	:	20/07/1983
Date commenced pensionable service	:	10/01/1995
Date of leaving	:	30/03/2012
Normal Retirement Date	:	13/05/2032
Member's contributions	:	£32,318.40
Total GMP: accrued	:	£753.48 p.a.
including transferred in GMP of £555.88 p.a. at Normal Retirement Date	:	£1,651 p.a.
Post '88 GMP: accrued	:	£753.48 p.a.
including transferred in Post '88 GMP of £555.88 p.a. at Normal Retirement Date	:	£1,651 p.a.
Deferred pension at assumed date of leaving split:		
pre 06.04.97	:	£8,046.64 p.a.
including transferred in pre 06.04.97 benefits of £5950.73 p.a. post 05.04.97	:	£10,321.58 p.a.
Total:	:	£18,368.22 p.a.
Amount of deferred pension subject to statutory revaluation	:	£18,368.22 p.a.
Scheme reference numbers: -		
ECON:		E3036460M
SCON:		S2802916Q
PSO:		12/103201