



Virgin Money
Unit Trust Managers Ltd
PO Box 9522
Chelmsford
CM99 2AB

Tel 03456 10 20 30
Fax 03451 11 02 03
virginmoney.com

Universal Group Executive Pension Fund
48 Chorley New Road
Bolton
BL1 4AP

01 August 2018

Our Ref: VM 01144630

Dear Sir/Madam

Virgin Money Stakeholder Pension
Member's name: Ms Caroline Best
Virgin Money account number: VIR04090850

We've been contacted by Ms Caroline Best with a request to transfer her pension benefits to Virgin Money, reference NR477129C.

We enclose our HM Revenue & Customs approval letters and PSTR web print along with Ms Best's authority.

Please send us a cheque for the transfer amount, made payable to Virgin Money.
Alternatively, we can accept payment by BACS to the following bank account:

Account name:	Virgin Money
Bank name:	Lloyds PLC
Bank address:	PO Box 72, Bailey Drive, Gillingham, Kent, ME8 0LS
Sort code:	30-00-02
Bank account number:	02253467
Reference to be quoted:	VIR04090850 *

*Please ensure the above reference is quoted with the payment.

In addition, if the transfer contains any Benefit Crystallisation Events please ensure we are provided with the relevant information.

The Virgin Stakeholder Pension Scheme is a registered pension scheme governed by HM Revenue & Customs under the Finance Act 2004. The Scheme has been registered as a stakeholder pension scheme under Section 2 of the Welfare Reform and Pensions Act 1999. The Pension Scheme Tax Reference: (PSTR) is 00613691RS.



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If you've got any questions, please give us a call on **03456 10 20 30**. We're here from 8am to 9pm, Monday to Friday and 9am to 6pm on Saturday.

Yours sincerely

A handwritten signature in black ink that reads "John Tracy".

John Tracy
Director, Investments and Pensions

Enclosure(s): VM Details of Scheme (PK)
HMRC PSTR Website Print
HMRC Approval Letter
Transfer In - Client (link TVINPROV2)



Virgin Stakeholder Pension Details of the scheme you wish to transfer

To transfer your existing pension savings, please:

- 1 check and complete all the relevant questions,
- 2 sign and date the declaration, then
- 3 return this form together with the application in the enclosed pre-paid envelope.

Important notes

- This form must be completed by you if you are transferring any pension savings to Virgin Money and this letter of authority will be forwarded to your existing provider. It is your instruction to allow us to access the information we require to transfer your pension savings to the Virgin Stakeholder Pension scheme. A separate transfer form must be completed for each scheme you wish to transfer from. If you need additional forms please contact us on 03456 10 20 40, alternatively you can make a photocopy.
- If you are already taking income from your existing pension, we *cannot* accept your transfer.

Personal details

Full name *including title*

Ms Caroline Best

Address

6 Moorhen Court
Aylesbury
Buckinghamshire

Postcode

HP19 0WL

Date of birth

19 / 03 / 1964

National Insurance number

NB 49 54 29 C

Your existing pension scheme details

Name of provider

Pension Practitioner

If you have more than one pension to transfer you will need to complete a separate form for each

Address of provider

48 Chorley New Road
Barton

Postcode

BL1 4AP

Name of transferring pension scheme

Universal Group Executive Pension Fund

Your policy number/reference

NE477129C

Estimated transfer amount

£46,390.63

If you don't know the exact amount, please provide an estimate

Your declaration

- Please accept this as my authority for you to provide Virgin Money with any information that they require about my membership of the above scheme.

Signature

Date 21 / 06 / 2018

Caroline Best.

User Name:
PSTR 00613691RS

Current scheme details

Pension Scheme Name	VIRGIN STAKEHOLDER PENSION SCHEME
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	05 Apr 2006
Name of Scheme Administrator who registered the scheme	VIRGIN MONEY UNIT TRUST MANAGERS LTD
Scheme status	Open
Sub-scheme	No
Pension scheme structure	
The scheme is an investment regulated pension scheme ?	Yes
Band of number of scheme members	
Registered for Relief at source	No
Occupational pension scheme ?	No
Country or Territory scheme established	UNKNOWN

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[Return to Pension Scheme Summary >](#)

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VIRGIN MONEY UNIT TRUST
MANAGERS LTD
DISCOVERY HOUSE
WHITING ROAD
NORWICH
NORFOLK
United Kingdom
NR4 6EJ

Pension Schemes Services
H M Revenue and Customs
BX9 1GH

Tel: **0300 123 1079**
Monday to Friday 09.00 - 17.00

Fax: **03000 564 568**

ACKNOWLEDGEMENT OF REGISTRATION FOR TAX RELIEF AND EXEMPTIONS

The VIRGIN STAKEHOLDER PENSION SCHEME has been registered by HM Revenue & Customs (HMRC) on **2006-04-05**. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is **00613691RS**. You should use this when you want to view the scheme details online and in all future communications with HMRC.

HMRC may carry out checks to ensure that the conditions to be a registered pension scheme for tax relief and exemptions are met and continue to be met.

Pension Cert 1

IMS 08/05



**HM Revenue
& Customs**

Gordon Robertson
Virgin Money
Discovery House
Whitting Road
NORWICH
NR4 6EJ

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

Phone 0300 123 1079
Monday to Friday 9.00am to 5.00pm

Fax 03000 564 567

Web www.gov.uk

Date 8 September 2015
Our ref KANA/19129024
Your ref

Dear Mr Robertson

Virgin Stakeholder Pension Scheme

Thank you for your email dated 4 September 2015.

I can confirm that the Virgin Stakeholder Pension Scheme is registered under Schedule 36 Finance Act 2004 and the Pension Scheme Tax Reference is 00613691RS.

Yours sincerely

John Curtis
Pension Schemes Services

To find out what you can expect from us and what we expect from you go to www.gov.uk/hmrc/your-charter and have a look at 'Your Charter'.

Information is available in large print, audio and Braille formats.
Text Relay service prefix number – 18001





Inland Revenue
Pension Schemes Office



occupational pensions
regulatory authority

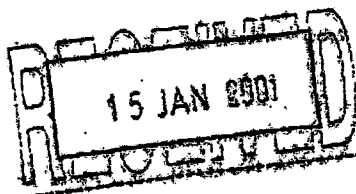
Pension Schemes Office

York House
PO Box 62
Castle Meadow Road
Nottingham
NG2 1EG

Robert Whitmore
Virgin Direct Unit Trust Mngers Ltd
Discovery House
Whiting Road
Norwich
NR4 6EJ

Tel: 0115 974 1792
Fax: 0115 974 1480

Date: 10 January 2001
Our Ref: SF088/000242/000001
Your Ref:



Dear Mr Whitmore

Name of Stakeholder Pension Scheme: The Virgin Stakeholder Pension Scheme

Name of Provider: Virgin Direct Unit Trust Managers Ltd

Name of Administrator: Virgin Direct Unit Trust Managers Ltd

Tax Approval Under Chapter IV Part XIV Income and Corporation Taxes Act 1988

With reference to your application of 29 September 2000, I am authorised by the Board of Inland Revenue to inform you that the above named scheme has been approved as a Personal Pension Scheme for the purpose of Chapter IV Part XIV of the Income and Corporation Taxes Act 1988 with effect from 29 September 1996.

This Approval is given on the understanding that:

1. The scheme Administrator will comply with the requirements of sections 639 and 652 of the Income and Corporation Taxes Act 1988 and any regulations made under Chapter IV Part XIV of the Act.
2. The scheme and any personal pension arrangements made under it will be used in the form agreed with this Office amended only to the extent to which this Office has given its agreement in advance.
3. This Office will be told immediately of any change of name or address of the Administrator.
4. The scheme Administrator will, at the end of each income tax year, provide such information about scheme members as may be required by the Inland Revenue.
5. The scheme Administrator will comply with any undertaking(s) that have been given to the Board of Inland Revenue by that Administrator.

6. In the event of the above scheme being removed from the stakeholder scheme register the scheme must wind up in accordance with DSS regulations. The Inland Revenue reserves the right to withdraw tax approval if the scheme no longer satisfies the requirements of Chapter IV Part XIV ICTA 1988.

Where an amendment is made to either a scheme or any personal pension arrangements made under it, any approval granted under Chapter IV Part XIV Income and Corporation Taxes Act 1988 will cease to have effect unless the amendment (including an amendment made to satisfy the contracting-out requirements) has been approved by the Board of Inland Revenue (section 631(4) Income and Corporation Taxes Act 1988).

Scheme Registration under Section 2 of the Welfare Reform and Pensions Act 1999

I can confirm that the scheme named above has been registered by the Occupational Pensions Regulatory Authority (Opra) as a stakeholder pensions scheme under Section 2 of the Welfare Reform and Pensions Act 1999.

Please note that schemes may not accept any contributions before the effective date of the tax approval.


Registration is subject to the scheme meeting at all times the relevant conditions of a Stakeholder Pension Scheme set out in the Act, the Stakeholder Pension Schemes Regulations 2000 SI2000/1403 and other applicable regulations. Failure to secure compliance with these conditions is a civil offence and may result in Opra imposing sanctions which include fining the trustees or stakeholder manager and removing the scheme from the stakeholder scheme register.

I have sent notification of scheme tax approval/registration to the Inland Revenue, Financial Intermediaries and Claims Office, (Repayments (PP)), St John's House, Meron Road, Bootle, Merseyside, L69 9BB to whom claims for the recovery of basic rate tax under Section 669 (4A) Income and Corporation Taxes Act 1988 should be made.

If you have any queries regarding tax approval and, if applicable, contracting-out, please contact the Pension Schemes Office. If you have any queries regarding scheme registration, please contact Opra on 01273 627600 (Helpdesk).

Yours sincerely



 Vince Walsh