



Phoenix House
Desborough Park Road
High Wycombe
Buckinghamshire
HP12 3BQ

Tel: 01494 833 833

Fax: 01494 833 834

Helpdesk Freephone: 0845 555 5055

Email: info@5gcomms.com

www.5gcomms.com

Virgin Money Unit Trust Managers Ltd
Jubilee House
Gosforth
Newcastle-upon-Tyne
NE3 4PL

5 July 2018

Dear Sirs

Ms Caroline Best – Setting up & Transfer in following Pension Sharing Order

We refer to the above customer.

Pursuant to a Financial Remedy Consent Order with Pension Sharing annex attached, Ms Caroline Best, is seeking to set up and transfer funds from the pension fund held by Simon Best with Universal Group Executive Pension Fund (the **Fund**) into a Virgin Money account. Ms Caroline Best is entitled to a share of the Fund as part of a divorce settlement which has now been approved by the Court.

We enclose copies of the following supporting documentation:

- 1) Sealed Consent Order with Pension Sharing Annex dated 20 February 2018;
- 2) Sealed Decree Absolute dated 14 June 2018.

In addition, we also enclose the completed Virgin Money Transfer Form signed by Ms Caroline Best.

We trust the enclosed will be sufficient to complete the account set up and transfer. Once you have the necessary account information, please contact Melissa Roach, Trustee of the Fund, to confirm the BACS account details and reference for Caroline Best's account with Virgin Money in order that we can arrange the transfer for the funds into her nominated scheme.

Yours faithfully

Melissa Roach
Trustee
Universal Group Executive Pension Fund
mroach@5gcomms.com
DDI 01494 835462

Enclosures

1. Sealed Consent Order
2. Sealed Decree Absolute
3. Virgin Money Transfer Form





In the Family Court at BURY ST. EDMUNDS



No. of matter: BV16D34261

Between
and

Simon John Best
Caroline Anne Best

Petitioner
Respondent

Before Deputy District Judge Pearce sitting at The Family Court at Bury St. Edmunds, Entrance B, Triton House, Andrews Street (north), Bury St Edmunds, Suffolk, IP33 1TR on 20th February 2018

BY CONSENT

IT IS ORDERED THAT

The attached consent order is approved.



In the Family Court
Sitting at Bury St Edmunds

No: BV16D34261



The Matrimonial Causes Act 1973

The Marriage of Simon Best and Caroline Best

After consideration of the documents lodged by the parties

ORDER MADE BY [DEPUTY] DISTRICT JUDGE ^{1 Pearce} ON
SITTING IN PRIVATE

20/02/2018

The parties

1. The applicant is Simon Best
The respondent is Caroline Best

Definitions

2. "The pension arrangements" shall mean the pension arrangement/plan held by Simon Best with Universal Group Executive Pension Fund with reference number NE477129C;

Introductory recital

The parties agree that the terms set out in this order are accepted in full and final satisfaction of:

- a. All claims for income;
- b. All claims for capital, that is payments of lump sums, transfers of property and variations of settlements;
- c. All claims in respect of each others pensions;
- d. All claims in respect of the contents of the family home and personal belongings including but not limited to furniture, art work, jewellery and motor vehicles;
- e. All claims in respect of legal costs including those of the divorce proceedings;
- f. All claims against each other's estate on death;
- g. All other claims of any nature which one may have against the other as a result of their marriage howsoever arising either in England and Wales or in any other jurisdiction

Agreements / Declarations

3. The parties agree that neither of them has any legal or equitable interest in the property or assets currently in the sole name or possession of the other/owned by the other, and neither of them has any liability for the debts of the other, except as provided for in this order.

4. The parties agree that neither of them shall institute proceedings against the other under the Married Women's Property Act 1882, the Law of Property Act 1925 or the Trusts of Land and Appointment of Trustees Act 1996.

IT IS ORDERED (BY CONSENT) (with effect from Decree Absolute):

5. **Pension sharing order**

There shall be provision by way of a pension sharing order in favour of the respondent in respect of the applicant's rights under his pension arrangements with Universal Group Executive Pension Fund with reference number NE477129C in accordance with the annex to this order, it being agreed between the parties that in the event of the respondent predeceasing the applicant after this order has taken effect but before its implementation the applicant shall have the respondent's personal representative's consent to an application for leave to appeal out of time against the terms of this order.

6. **Clean break: capital and income**

Except as provided for in this order, the applicant's and respondent's claims for periodical payments orders, secured periodical payments orders, lump sum orders, property adjustment orders, pension sharing orders and pension attachment orders shall be dismissed, and neither party shall be entitled to make any further application in relation to the marriage for an order under the Matrimonial Causes Act 1973 section 23(1)(a) or (b) and neither party shall be entitled on the death of the other to apply for an order under the Inheritance (Provision for Family and Dependants) Act 1975, section 2.

7. **Costs**


No order as to costs.

8. **Liberty to apply**

The parties shall have liberty to apply to the court concerning the implementation and timing of the terms of this order only.

Signed.....

Simon Best

Signed.....

Caroline Best

Signed.....

Solicitors for the applicant

Signed.....

Solicitors for the respondent

Woolley & Co Solicitors
PO Box 430

Bicester
Oxon
OX26 9JH

I, Caroline Best confirm I have had the opportunity to take independent legal advice before signing this Consent Order, however I have chosen not to do so.

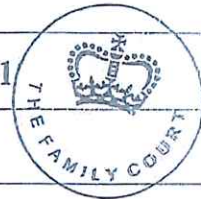
Signed: Caroline Best
Caroline Best

Dated this day of July 2017

**Pension Sharing Annex
under section 24B of the
Matrimonial Causes Act
1973**

In the Family Court Sitting at Bury St Edmunds

Case No. (Always quote this)	BV16D34261
Transferor's Solicitor's reference	SEW/Best
Transferee's Solicitor's reference	MT/CJ/BES001



Between Simon John Best

(Petitioner)

and Caroline Anne Best

(Respondent)

Take Notice that:

On 20/2/18 the court

*(delete as appropriate)

* made a pension sharing order under Part IV of the Welfare Reform and Pensions Act 1999.

This annex to the order provides the person responsible for the pension arrangement with the information required by virtue of rules of court:

A. Transferor's details

(i) The full name by which the Transferor is known: Simon John Best

(ii) All names by which the Transferor has been known:

(iii) The Transferor's date of birth:

01/12/1964

(iv) The Transferor's address:

15 Fairhaven Road,
Bicester,
Oxfordshire
OX26 8TX

(v) The Transferor's National Insurance Number:

NE477129C

Transferee's Details

(i) The full name by which the Transferee is known: Caroline Anne Best

(ii) All names by which the Transferee has been known: Caroline Anne Keedwell

(iii) The Transferee's date of birth:

1 9 / 0 3 / 1 9 6 4

(iv) The Transferee's address:

6 Moorhen Court,
Aylesbury,
Buckinghamshire
HP19 0WL

(v) The Transferee's National Insurance Number:

NB495429C

(vi) If the Transferee is also a member of the pension scheme from which the credit is derived, or a beneficiary of the same scheme because of survivor's benefits, the membership number:

C. Details of the Transferor's Pension Arrangement

Name of the arrangement:

Universal Group Executive Pension Fund

(i) Name and address of the person responsible for the pension arrangement:

PP Pension Practitioners,
Daws House,
33-35 Daws Lane,
London,
NW7 4SD

(ii) Reference Number:

NE477129C

(iii) If appropriate, such other details to enable the pension arrangement to be identified:

(iv) The specified percentage of the member's CEV to be transferred:

34.99 %

D. Pension Sharing Charges

It is directed that: (*delete as appropriate)

The pension sharing charges be apportioned between the parties as follows: equally

2. Have you filed Form D81 (Statement of Information for a Consent Order for a financial remedy)?

☒ Yes ☐ No

If 'Yes' delete the text opposite.

F. In cases where the Transferee has a choice of an internal or external transfer, if the Transferee has indicated a preference, indicate what this is.

☐ Internal transfer

☐ External transfer

G. In the case of external transfer only
(recommended but optional information)

(i) The name of the qualifying arrangement which has agreed to accept the pension credit:

(ii) The address of the qualifying arrangement:

(iii) If known, the Transferee's membership or policy number in the qualifying arrangement and reference number of the new provider:

(iv) The name, or title, business address, phone and fax numbers and email address of the person who may be contacted in respect of the discharge of liability for the pension credit on behalf of the Transferee:

(This may be an Independent Financial Advisor, for example, if one is advising the Transferee or the new pension scheme itself.)

(v) Please attach a copy of the letter from the qualifying arrangement indicating its willingness to accept the pension credit

Please complete boxes H to J where applicable

H. Where the credit is derived from an occupational scheme which is being wound up, has the Transferee indicated whether he wishes to transfer his pension credit rights to a qualifying arrangement?

☐ Yes

☐ No

I. Where the pension arrangement has requested details of the Transferor's health, has that information been provided?

☐ Yes

☐ No

J. Where the pension arrangement has requested further information, has that information been provided?

☐ Yes

☐ No

Note: Until the information requested in A, B, (and as far as applicable G, H, I and J) is provided the pension sharing order cannot be implemented although it may be made. Even if all the information requested has been provided, further information may be required before implementation can begin. If so, reasons why implementation cannot begin should be sent by the pension arrangement to the Transferor and Transferee within 21 days of receipt of the pension sharing order and this annex.

THIS ORDER TAKES EFFECT FROM the later of

- a. the date on which the Decree Absolute of Divorce or Nullity of marriage is granted, or the Final Order of Dissolution or Nullity of civil partnership is made;
- b. 28 days from the date of this order or, where the court has specified a period for filing an appeal notice, 7 days after the end of that period;
- c. where an appeal has been lodged, the effective date of the order determining that appeal.

To the person responsible for the pension arrangement:

(delete as appropriate)

1. Take notice that you must discharge your liability within the period of 4 months beginning with the later of:
 - the day on which this order takes effect; or
 - the first day on which you are in receipt of –
 - a. the pension sharing order including this annex (and where appropriate any attachments);
 - b. in a matrimonial case, a copy of the decree absolute of divorce or nullity of marriage;
 - c. in a civil partnership case, a copy of the final order of dissolution or order of nullity of civil partnership;
 - d. the information specified in paragraphs A, B and C of this annex and, where applicable, paragraphs G to J of this annex; and
 - e. payment of all outstanding charges requested by the pension scheme.

~~* 2. The court directs that the implementation period for discharging your liability should be determined by regulations made under section 34(4) or 41(2)(a) of the Welfare Reform and Pensions Act 1999.~~





In the Family Court at BURY ST. EDMUNDS



No. of matter: BV16D34261

Between
and

Simon John Best
Caroline Anne Best

Petitioner
Respondent

Before Deputy District Judge Amin-Mannion sitting at The Family Court at Bury St. Edmunds, Entrance F, Triton House, St Andrews Street (north), Bury St Edmunds, IP33 1TR on 14th June 2018

IT IS ORDERED THAT

Permission to Petitioner to apply for decree absolute after 1 year has elapsed is granted



In the Family Court at BURY ST. EDMUNDS



No. of matter: BV16D34261

Between
and

Simon John Best
Caroline Anne Best

Petitioner
Respondent

Referring to the decree made in this cause on the 27th January 2017, whereby it was decreed that the marriage solemnised on the 6th August 1988.

at THE METHODIST CHURCH ST MARK'S CRESCENT MAIDENHEAD IN THE DISTRICT OF WINDSOR
& MAIDENHEAD IN THE COUNTY OF BERKSHIRE

between Simon John Best the Petitioner

and Caroline Anne Best the Respondent

be dissolved unless sufficient cause be shown to the court within six weeks from the making thereof why the said decree should not be made absolute, and no such cause having been shown, it is hereby certified that the said decree was on the 14th June 2018, made final and absolute and that the said marriage was thereby dissolved.

Dated: 14th June 2018

Notes:

1. Divorce affects inheritance under a will
Where a will has already been made by either party to the marriage then, by virtue of section 18A of the Wills Act 1837:
(a) any provisions of the will appointing the former spouse executor or trustee or conferring a power of appointment on the former spouse shall take effect as if the former spouse had died on the date on which the marriage is dissolved unless a contrary intention appears in the will;
(b) any property which, or an interest in which, is devised or bequeathed to the former spouse shall pass as if the former spouse had died on the date on which the marriage is dissolved unless a contrary intention appears in the will.
2. Divorce affects the appointment of a guardian
Unless a contrary intention is shown in the instrument of appointment, any appointment under section 5(3) or 5(4) of the Children Act 1989 by one spouse of his or her former spouse as guardian is, by virtue of section 6 of that Act, deemed to have been revoked at the date of the dissolution of the marriage.



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
Bolton

Postcode

BL1 4AP

Name of transferring pension scheme

Commercial 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.

Virgin Money Unit Trust Managers Ltd
Registered in England and Wales (Company No. 3000482).
Registered Office - Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.
Authorised and regulated by the Financial Conduct Authority.

CS21_0212_2012034

00062 09/12 0010

**Virgin Stakeholder Pension****(G)****Transfer application (VSP1)**

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 application in the pre-paid envelope.

About you**Full name** *including title*

Ms Caroline Best

Address6 Moorhen Court
Aylesbury
Buckinghamshire**Postcode**

HP19 0WL

Telephone number

07531 625242 (Preferred)

01296 510099 (Alternative)

Email

Caroline.Best64@gmail.com

Date of birth

19 / 03 / 1964

National Insurance number*You can find this on your payslip, notice of tax coding, or your tax office can tell you. The format is two letters followed by six numbers and a letter.*

NB 49 54 29 C

If your transfer value contains any pension savings inherited from a deceased persons estate, from a draw down arrangement or any pension savings that have already been flexibly accessed*, we cannot proceed with your request as we do not currently support these types of transfer.

Virgin Money account number *office use only*

VIR

At what age or date do you expect to retire?*Minimum retirement age is 55.*

65

Since 5th April 2015 have you flexibly accessed* your pension savings?*If yes, please tell us the date [day/month/year]*

/ /

**'flexibly accessed' means taking part of your money purchase scheme savings (also known as a defined contribution scheme savings) with any pension provider you use, from the age of 55. This could be in the form of: a stand-alone lump sum from a money purchase arrangement; an uncrystallised funds pension lump sum (UFPLS); taking an income from a Flexi-Access Drawdown Fund; a payment from a capped drawdown fund that would breach the cap; a payment of a money purchase scheme pension where the scheme has fewer than 11 other pensioner members; buying a short-term or flexible annuity or taking more from a pre-April 2015 drawdown fund than HMRC rules allow.*

If you have flexibly accessed your pension savings, please see your terms and conditions about annual allowance limits and the need to notify any other pension providers.

Continued overleaf

Your employment status

Please choose one of: (if more than one applies, tick your main source of income)

Employed ☐ Self Employed ☐ Pensioner ☐ Other ☒

If you selected 'Other' please tick the most applicable from the following:

Caring for one or more children aged under 16 ☐ Caring for a person aged 16 or over ☐
In full-time education ☐ Unemployed ☒ Other ☐

Please tick this box if you've chosen not to join, or are leaving a defined benefit (sometimes called a final salary) occupational pension scheme run by your employer. Please note Group Personal Pension and Group Stakeholder Pension Schemes are not occupational pensions schemes. You do not need to tick this box if your employer's pension scheme is a money purchase (sometimes called a defined contribution) scheme.

☐

Additional payments into your plan by direct debit

What monthly amount do you want to invest? Minimum £1

£

If you want this amount to automatically increase each year by 10%, please tick this box

☐

What day of the month would you like direct debit payments to be collected from your bank or building society account? 1st to 28th

Please note, if you think your contributions will exceed your annual allowance, please refer to HMRC's website for information on how your tax relief may be affected.

Please allow eight business days for your direct debit to be set up with your bank or building society - if you would like to make an immediate payment, you can send a cheque, made payable to Virgin Money, with your application and direct debit form.

Your pension protection

Have you applied to HM Revenue & Customs for Primary, Enhanced, Fixed or Individual Protection of your pension?

Yes ☐ No ☒

Investment funds

Existing customers

We'll invest your money in the same funds and at the same percentage as your existing Virgin Stakeholder Pension plan unless you ask us not to.

New customers

We'll invest your money in line with our 'automatic fund selector', unless you ask us not to.

This means your money will be invested in our Pension Growth Fund, maximising the long-term growth potential of the stock market, until 10 years before you retire. Then we'll gradually switch your savings into our Pension Bond and Gilt Fund, which aims to protect your retirement income from stock market fluctuations and the effects of falling interest rates in the vital years just before you retire. If you're already within 10 years of retirement, the fund selector automatically takes this into account. You'll find full details of how the fund selector works in your Terms and Conditions.