

Winterthur Pension Scheme
FAO Esther Salmon
48 Chorley New Road
Bolton
BL1 4AP

15th June 2018

Dear Ester

RE: Patrick Stevens, NINO SJ625249B

Thank you for your time on the phone today, as discussed, I am forwarding all the documents for Fidelity transfer plan 515813137.

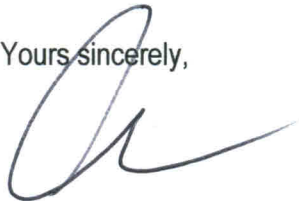
I would appreciate if you could complete receiving scheme part of the questionnaire and forward it over with all the documents enclosed.

Fidelity confirmed that this would satisfy all outstanding requirements for both transfers to come across to you.

I am kindly asking for the documents to be send as recorded delivery due to poor service provided by Fidelity to avoid and further delays.

If you should have any queries, please do not hesitate to contact us on 01684 778363.

Yours sincerely,



Aleksandra Kosobucka
Financial Administrator

Enc.

Transfer Out Questionnaire – to be completed by the receiving scheme

Transfer Out Quotation

Financial advice declaration – signed by the Adviser

Transfer Discharge Form – signed by the Client

Abacus Financial Advice Confirmation – signed by the Adviser

Transfer Out Questionnaire

(To be completed by the receiving scheme)

NAME OF MEMBER: Mr Patrick Stevens
NI Number: SJ625249B

NAME OF RECEIVING SCHEME:

TYPE OF ARRANGEMENT

* delete as applicable

* Contracted-in / out salary related

* Contracted-in money purchase

* Personal pension plan/stakeholder pension plan

* Section 32 buy-out policy

PENSION SCHEME TAX REFERENCE

ASCON

ECON

SCON

IF RECEIVING SCHEME IS A CONTRACTED OUT OCCUPATIONAL SCHEME, DATE CONTRACTED OUT

EMPLOYMENT COMMENCED

PLEASE PROVIDE YOUR BANK ACCOUNT DETAILS FOR PAYMENT TO BE MADE BY CHAPS:

BANK NAME:

BANK ADDRESS:

SORT CODE:

ACCOUNT NUMBER:

ACCOUNT NAME:

PAYMENT REFERENCE:

ADDRESS FOR ALL CORRESPONDENCE

SIGNATURE NAME

For and on behalf of

POSITION
IN COMPANY DATE

If a transfer of benefits is to proceed, please also arrange for the member to complete the enclosed discharge form.

Transfer Out Quotation

All transfers by Fidelity are processed using Origo Options Transfer service.

Name of member:	Mr Patrick Stevens	
Fidelity reference:	5158137	
PENSIONABLE SERVICE	From: 1 September 2009	to: 5 April 2016
CONTRACTED OUT	From: 1 September 2009	to:
PROTECTION STATUS	None	

Tax warning: If you have any existing tax protection in your current arrangement you may lose these if you transfer benefits. This may have adverse tax consequences.

PROTECTED TAX FREE CASH AMOUNT AS AT 11 May 2018	Tax free cash protection does not apply to you.
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ENHANCEMENT FACTOR(S)	None
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MONEY PURCHASE ANNUAL ALLOWANCE (MPAA)	The MPAA is not applicable to the member at this time.
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PROTECTED PENSION AGE	Not applicable
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FUND VALUE AS AT 5 April 2006	Not applicable as joining date was after 5 April 2006
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TRANSFER VALUE

(Including any value transferred in, where applicable)

Section 9(2b) Rights	£127,436.25
Additional Voluntary Contributions (AVCs)	£0.00
TOTAL TRANSFER VALUE	£127,436.25

Please note that the total transfer value includes an amount of £34,070.81 in respect of the Reference Scheme Test (RST) benefit.

As a member of Plan you are entitled to one free Reference Scheme Test (RST) calculation every 12 months. The RST packed in this statement is guaranteed until 03/08/2018. Should you require another RST calculated in the next 12 months there will be a charge of £50+vat made payable to Commerzbank AG. Please note if your completed transfer documents are received outside of the RST 3 month guarantee and the receiving arrangement require an updated RST value you will incur this charge.


The transfer value quoted can only be relied upon for six months from the date of this letter and is not guaranteed. If you are transferring six months after the date of this letter, we recommend that you contact us for a revised transfer amount. The amount transferred will be the proceeds actually arising from the sale of the pension account once we have received all the necessary documentation.

Please provide your phone number so that we can contact you if we need to discuss your transfer in further detail.

Phone number (inc. dialling code)											
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Financial advice declaration - as you are transferring a GMP/RST amount that is valued at greater than £30,000, please complete and return the declaration below:

I have carefully considered whether I wish to transfer these benefits to another provider. I confirm that I have taken financial advice concerning transferring my benefits based on my personal circumstances. I wish to proceed with the transfer.

Adviser's name and address:	NOEL GREAVES
Adviser's FCA number:	610239
Policyholder's name in full:	PATRICK STEVENS
Signature:	
Date:	07/06/2018

Transfer discharge form

(To be completed by the member)

To: The trustees/administrator
Commerzbank AG Pension & L A Scheme
Beech Gate
Millfield Lane
Lower Kingswood
Tadworth
Surrey
KT20 6RP

I confirm that I have been advised of the alternative benefits payable under the rules of the ~~Commerzbank AG Pension & L A Scheme~~ WINTERHUR PENSION (please insert name of the receiving scheme). I have chosen to transfer my entire pension account from the Commerzbank AG Pension & L A Scheme (the 'transferring scheme') to the receiving scheme.

I confirm that once the transfer is made, I discharge the trustees/administrators of the transferring scheme of all liabilities currently held in respect of the transfer amount.

I understand that the transfer value quoted is not guaranteed and the amount transferred will be the proceeds actually arising from the sale of the pension account.

I also understand that, by selecting this option I may lose any right to the protected pension age and/or protected tax free cash as detailed on the transfer out quotation.

Name Mr Patrick Stevens

Signature

Date

7.6.2018

Fidelity reference number: 5158137

7th June 2018

Dear Sirs

Re: Patrick Stevens – 5158137 –NINO SJ625249B– DOB 03/02/1975

This letter is to confirm that our client has received financial advice surround the transfer out of the pension stated above from Noel Greaves of Abacus Money Management Ltd.
Individual FCA Number: NJG00051. Firm FCA Number: 610239.

If you should have any queries, please do not hesitate to contact us on 01684 778363.

Yours sincerely,



Noel J Greaves DIP PFS ASWW
Independent Financial Adviser