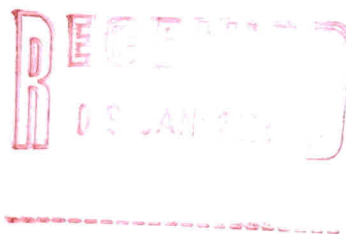


RP



Registered Scheme Administrator Limited
Vancouver House
111 Hagley Road
Edgbaston
Birmingham
B168LB

5th January 2018

Re: Patrick Stevens, Winterthur Pension Scheme

Dear Sir/Madam

Please find enclosed discharge forms and confirmation on how to pay the advice fee as requested.
I would be grateful if this could be processed as soon as possible.

If you should have any queries, please do not hesitate to contact us on 01684 851224.

Yours sincerely,

Aleksandra Kosobucka
Financial Administrator

Enc.

First Floor Offices • 6-8 Kenn Road • Clevedon • North Somerset • BS21 6EL
Tel • 01275 340324 • Fax • 01275 876417 • Web • www.abacusmml.co.uk • Email • info@abacusmml.co.uk

Registered Scheme Administrator Limited
Vancouver House
111 Hagley Road
Edgbaston
Birmingham
B16 8LB

7th December 2017

Re: Patrick Stevens Initial fee (PSTR00835666RG)

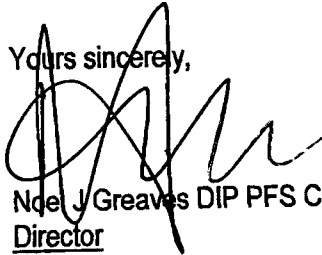
Dear Sirs

Please find this letter as a confirmation of an Initial Remuneration to be taken from the above Client's Investment.


~~Adviser charge is to be paid as a percentage of contribution based on an investment amount of~~
£132,180.18 this would equate to £3,965.40 being deducted from the investment.

If you should have any queries, please do not hesitate to contact us on 01684 851224.

Yours sincerely,



Noel J Greaves DIP PFS Certs CII ASWW
Director



Patrick Stevens

RECEIVED 03 JAN 2018

Transfer Out Quotation

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

Name of member:	Mr Patrick Stevens	
Fidelity reference:	C040A19	
National insurance number	SJ625249B	
PENSIONABLE SERVICE	From: 6 April 2016	to: 12 October 2016
CONTRACTED OUT	From:	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 23 November 2017	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	£6,300.47
Additional Voluntary Contributions (AVCs)	£0.00
TOTAL TRANSFER VALUE	£6,300.47

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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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 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 WINTERTHUR PENSION SCHEME (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.

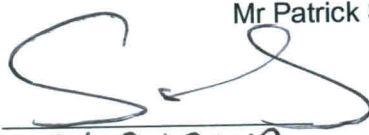
I also understand that, by selecting this option I may lose any right to the protected pension age and/or protected tax free cash as detailed on the transfer out quotation.

Name

Mr Patrick Stevens

Signature

Date


12/12/2017

Fidelity reference number: C040A19

Transfer Out Quotation

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

Name of member:	Mr Patrick Stevens	
Fidelity reference:	5158137	
National insurance number	SJ625249B	
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 21 November 2017	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	£125,706.76
Additional Voluntary Contributions (AVCs)	£0.00
TOTAL TRANSFER VALUE	£125,706.76

Please note that the total transfer value includes an amount of £39,823.20 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 28/11/2017. 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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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 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 WINTERTHUR PENSION SCHEME (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


12/12/2017

Fidelity reference number: 5158137



Fidelity
INTERNATIONAL

FIL Life Insurance Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales No. 3406905. Registered office at: Oakhill House, 130 Tonbridge Road, Hildenborough, Kent, TN11 9DZ. CI 4056 May 2017 N-TO-07