

**Strictly private and confidential**

1152094/74

Mr Patrick Stevens  
38 Roundwood Park  
Harpenden  
AL5 3AF

RECEIVED  
15 SEP 2017

	<a href="http://www.fidelitypensions.co.uk">www.fidelitypensions.co.uk</a>
	Fidelity Pensions Service Centre Beech Gate Millfield Lane Lower Kingswood Tadworth Surrey KT20 6RP
	0800 3 68 68 68
	<a href="mailto:pensions.service@fil.com">pensions.service@fil.com</a>

Fidelity reference: C040A19

Date: 12 August 2017

**Re: Transfer of Benefits**  
**From: Commerzbank AG Pension & L A Scheme**  
**To: TBC**

Dear Mr Stevens

Following your request for information regarding the above transfer of benefits, please find enclosed our transfer-out quotation.

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.

As part of the transfer process, we need to sell the units held in your pension account and pay the amount to the new provider. This may take a number of working days, during which time the proceeds will not be invested, or subject to normal market movements. However the transfer payment will be sent to the new pension provider as soon as possible.

Once you are satisfied with the benefits offered by the receiving arrangement, in order to proceed with this transfer, please complete the enclosed discharge form. Please send this together with the enclosed transfer-out questionnaire to the receiving scheme to complete. The receiving scheme should return the discharge form and transfer-out questionnaire directly to this office. These forms must not be returned separately.

Once these items are received by us, we will make arrangements for the transfer to be processed.

Please note that transferring your pension is a financial decision that needs careful consideration. Fidelity strongly recommends that you seek financial advice before deciding whether to proceed with a transfer.

For information regarding your pension account please contact the Pensions Service Centre on **0800 3 68 68 68** between 8am and 6pm on UK business days. If possible please have your password to





# 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	

**Warning:** If you have enhanced or fixed protection and transfer your benefits to a defined benefit (final salary) arrangement you may lose that protection. This could have adverse tax consequences.

PROTECTED TAX FREE CASH AMOUNT AS AT 5 April 2006	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	£6,209.48
Additional Voluntary Contributions (AVCs)	£0.00
TOTAL TRANSFER VALUE	£6,209.48

hand when calling. Alternatively, you can email the Pensions Service Centre at [pensions.service@fil.com](mailto:pensions.service@fil.com).  
You can also view your pension account by logging into PlanViewer at [www.fidelitypensions.co.uk](http://www.fidelitypensions.co.uk).

Yours sincerely



Debbie Wates  
Head of Client Services



# Transferring Plan Declaration

**Plan Name: Commerzbank AG Pension & L A Scheme**

**Plan Type: Contracted In Money Purchase**

Registered in accordance with Chapter 2 of Part 4 of the Finance Act 2004:

ECON: E0012285F

PSTR: 00672993RY

SCON: S321997R

## **Equalisation:**

The trustees of the Commerzbank AG Pension & L A Scheme have not confirmed if benefits accrued under the pension plan on or after 17 May 1990 have been equalised for both men and women. Therefore no equalisation indemnity will be provided.



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)	0	7	8	0	1	2	0	3	4	4	1
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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

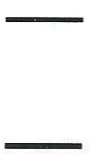
EMPLOYMENT COMMENCED .....

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 .....





# 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.

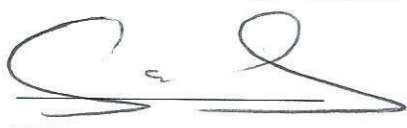
I confirm that once the transfer is made, I discharge the trustees/administrators of the transferring scheme of all liabilities currently held in respect of the transfer amount.

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

  
14.9.2017

Fidelity reference number: C040A19

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.***



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