



Registered Scheme Administrator Limited | Vancouver House | 111 Hagley Road | Edgbaston | Birmingham B16 8LB  
Telephone 0121 769 0041 | E-mail [info@registeredSchemeAdministrator.com](mailto:info@registeredSchemeAdministrator.com)

Fidelity Pensions Service Centre  
Beech Gate  
Millfield Lane  
Lower Kingswood  
Tadworth  
Surrey KT20 6RP

By First Class Recorded Delivery

Dear Sirs,

19<sup>th</sup> June 2018

**Name: Mr Patrick Stevens**  
**National Insurance Number: SJ625249B**  
**Date of Birth: 03-Feb-1975**  
**Policies: 5158137**  
**Our Reference: Winterthur Pension Scheme**

Please find enclosed completed discharge forms for policy 5158137:

1. Transfer Out Questionnaire
2. Transfer Out Quotation
3. Financial Advice Declaration – Signed by the Adviser
4. Transfer Discharge Form – Signed by the Client
5. Abacus Financial Advice Confirmation – Signed by the Adviser

The transfer payment should be made by BACS to the following account details:

**Name of Bank: AIB (Allied Irish Bank)**  
**Account Name: Winterthur Pension Scheme**  
**Account Number: 04919-088**  
**Sort Code: 23-83-96**  
**IBAN – GB87AIBK23839604919088**  
**BIC – AIBKGB2L**

**Payment Reference: WinterthurPStevensFidelity**



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I would be very grateful if you may process the transfers as soon as possible. Thank you in advance of your assistance.

Yours Faithfully,

  
Esther Salmon  
Scheme Administrator

Enc.

# Transfer Out Questionnaire

(To be completed by the receiving scheme)

NAME OF MEMBER: Mr Patrick Stevens  
NI Number: SJ625249B

NAME OF RECEIVING SCHEME: WINTERTHUR PENSION SCHEME

TYPE OF ARRANGEMENT  
\* delete as applicable

- \* ~~Contracted in / out salary related~~
- \* Contracted-in money purchase (SSAS)
- \* ~~Personal pension plan/stakeholder pension plan~~
- \* ~~Section 32 buy-out policy~~

PENSION SCHEME TAX REFERENCE 00835666 RG

ASCON N/A  
ECON N/A  
SCON N/A

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

EMPLOYMENT COMMENCED N/A

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

BANK NAME:	AIB (ALLIED IRISH BANK)
BANK ADDRESS:	ST JAMES' HOUSE, CHARLOTTE ST MANCHESTER, M1 4DZ
SORT CODE:	23-83-96
ACCOUNT NUMBER:	04919088
ACCOUNT NAME:	WINTERTHUR PENSION SCHEME
PAYMENT REFERENCE:	WINTERTHURPSTEVENSFIDELITY

ADDRESS FOR ALL CORRESPONDENCE REGISTERED SCHEME ADMINISTRATOR LTD  
VANCOUVER HOUSE, 111 HAGLEY, EDGBASTON, BIRMINGHAM B16 8LP

SIGNATURE  NAME NICKIE OVER

For and on behalf of REGISTERED SCHEME ADMINISTRATOR LTD

POSITION

IN COMPANY SCHEME ADMINISTRATION DATE 19/06/2018

***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.

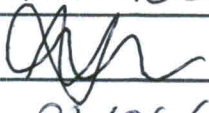
The transfer value quoted can only be relied upon for six months from the date of this letter and is not guaranteed. If you are transferring six months after the date of this letter, we recommend that you contact us for a revised transfer amount. The amount transferred will be the proceeds actually arising 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)	0	1	2	1	7	6	9	0	0	4	1
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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~~ WINTERTHUR 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



7<sup>th</sup> 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