

TRANSFER VALUE ILLUSTRATION

Policy number	QM160199
Policyholder	Melanie Claire LEGGE
Date of Birth	06/03/1974
National Insurance Number	JA549623D
Date of Illustration	21/12/2018

Important notes:

If the transfer value indicated below is based on an existing investment, the transfer value below may not be guaranteed. The policy and the underlying investments may be valued on either the date we receive your instructions to process the transfer or the date on which any underlying investment are redeemed. The final value will depend on various factors, including any changes in daily unit prices. You may receive more or less than the amount shown.

We can only pay the transfer value to a UK Registered Pension Scheme or to another Qualifying Recognized Overseas Pension Scheme.

We recommend you speak to your financial adviser before finalizing your decision to transfer.

Description	Amount
CETV	£78,029.97*
Establishment Fee (o/s 07/11/2016)	£295
Administration Fee (o/s 07/11/2016)	£295
Administration Fee (o/s 07/11/2017)	£295
Administration Fee (o/s 07/11/2018)	HKD 4,950 (approx. £495)
Transfer fee	HKD 9,950 (approx. £995)
Total estimated transfer value	£75,654

Depending on the underlying investment, please allow up to 3 months for a redemption to be completed.

*Value as at last valuation dated 13 June 2018

Note: the outstanding fees in the above quotation are approximate and may differ when they are taken as agreed from the policy value.



Overseas Transfer Out Member Consent Form

Transfer of a cash equivalent or transfer value to a UK registered pension scheme

Plan Name of the transferring scheme: Quartermain Retirement Scheme

Name of receiving scheme: _____

Name of the member: Melanie Claire Legge

Reference number: QM160199

Member consent to transfer

I understand that the transfer value payable to the receiving scheme shown above must be used in a way which is consistent with the plan's status as a Registered Pension Scheme for the purposes of HM Revenue & Customs.

If any such applicable rules are not complied with this could result in significant tax charges.

I confirm that:

- I will protect and indemnify the Trustees of the Quartermain Retirement Scheme from any scheme sanction charge or other expenses that may arise as a result of making an 'unauthorised payment', if it later transpires that the receiving plan does not meet the conditions required to be a Registered Pension Scheme for tax purposes;
- **I have / have not*** taken impartial financial advice regarding this transfer.
- I confirm that the receiving plan **is regulated as a pension scheme in the country of establishment/ is a QROPS***.
- **I have / have not*** received cold calls, unsolicited emails or text messages about the receiving plan.

Signature: _____ Date: _____

Print name: **Melanie Claire Legge**

* delete as applicable



Transfer Agreement

Transfer of part of the Cash Equivalent or Transfer Value to a Registered Pension Scheme

PLEASE COMPLETE ALL RELEVANT SECTIONS OF THIS FORM

Plan Name of the transferring scheme: Quartermain Retirement Scheme
Name of the member: Mrs Melanie Claire Legge ("the Member")
Reference number: QM160199
Date of birth: 06/03/1974
Transfer Value: £75,654 (approximate value of in-specie transfer of RL360 policy after deduction of o/s charges)

To be filled in by the manager of the receiving scheme:

Name of receiving scheme: _____
("the Scheme")

PSTR number: _____

We confirm to the Trustees of the transferring scheme that:

- The Scheme is able to accept payment of the transfer value in respect of the Member's accrued rights under the legislation of the country in which the Scheme is established;
- The Scheme is willing to accept payment of the transfer value in respect of the Member's accrued rights under the Quartermain Retirement Scheme and that the terms of the Scheme governing documentation allow such transfers to be accepted; and
- As a member of the Scheme the sums transferred will be held only in connection with the Member.
- Is the Scheme an occupational pension plan or a scheme relating to an employment?
Yes/No* **(Delete as appropriate)*

If **Yes**, I/we confirm the member is either in employment where the scheme applies or that the scheme rules allow a transfer in of a members entitlement.

Authorized signature of Scheme manager;

Date

Name & Position

Country or territory in which the receiving scheme is established and regulated; **UK**



The manager of the Quartermain Retirement Scheme will transfer the ownership of the RL360 policy held in the name of The Trustees of the Quartermain Retirement Scheme to the Scheme, to be held for the benefit of Melanie Claire Legge:

Is the scheme manager (please tick one); An individual ☐ An organization ☐

Authorized signature of scheme manager;

Date

Name & Position

Scheme managers address	
Telephone number	
Email address	



Plan Name of the transferring scheme: Quartermain Retirement Scheme
Name of the member: Melanie Claire Legge
Reference number: QM160199

On behalf of the Trustees/Scheme Administrator of the following arrangement, we give permission to ask HM Revenue & Customs and the Pensions Regulator in the UK for any information about the Scheme's registration status.

Name of the Scheme	
Address and postcode	
Pension scheme tax reference number	
Name of the scheme administrator	

Authorized signature of scheme manager;

Date

Name & Position

Please return the completed form to;

Quartermain Limited
2A, 128 Wellington Street
Central
Hong Kong