

To Paul.

Please find enclosed my current pension providers transfer forms.

I have completed my sections -ie. one and two.

If you are happy to be my new provider would you mind completing sections three and four and taking over the process on my behalf please?

Liam Hillier is my advisor working for Opportunity Investment, contactable on 07342 254 693.

Any questions please call Liam or myself,

Many thanks,



Craig Harrison

MOBILE : 07915071864.

Email : craig2004harrison@yahoo.co.uk





Sfo C Harrison  
Flat 10 Temple Court  
Barton Road  
Bristol  
Bristol  
BS2 0LF

**Aviva**

PO Box 2282, Salisbury, SP2 2HY

**Helpline****0345 030 7964**

Lines are open weekdays 8:00am to 5:30pm

Calls may be recorded for training purposes

Email us at

[ba.mymoney@aviva.com](mailto:ba.mymoney@aviva.com)

Why not visit us at

[www.avivamymoney.co.uk](http://www.avivamymoney.co.uk)

03 March 2020

Scheme name: British Airways Pension Plan  
Scheme number: N11687  
Member number: GS2435184  
Member name: Craig Harrison

Dear Sfo Harrison,

Thank you for asking us about moving pension benefits to another arrangement. Enclosed are details of the current transfer value.

**What you need to do now**

Before transferring these benefits, you should consider whether this is the right choice. You should read the following pages which set out some of the things which should be taken into account before transferring.

If you do not understand any terms referred to in the document, further information can be obtained by calling our helpline on 0345 030 7964.

**We can give you facts but not a personal recommendation**

Please Note: Whilst we can give you all the facts about our products and services, we can't give you (the member) personalised financial advice and nothing on our website is a personal recommendation.

You should remember that you have the option to seek financial advice from a registered financial adviser before making any decision about your benefits. If you do not currently have an adviser,

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you can find details of advisers in your area by [visiting www.unbiased.co.uk](http://visiting www.unbiased.co.uk). An adviser may charge for this service.

We have also added to your document library an illustration of your plan at selected retirement age to assist you in deciding whether to transfer.

### What we need to transfer

Before we can make the transfer payment, we will need you to:

- Read through the **Transfer Value Illustration** and **Important Notes**. Your other pension provider will likely want to see a copy of these.
- Read & complete the **Member Transfer Statement & Member's Declaration (Sections 1 & 2)**
- Send the forms to your other pension provider and request that they complete the **Receiving Scheme's Transfer Statement & Receiving Scheme's Declaration (Sections 3 & 4)** and return them to Aviva using the above address.

The enclosed document checklist will help to ensure that the correct forms required are completed and returned to avoid delays in payment. We will only be able to process this transfer once we have received the correctly completed documents.

Please note that as you are a member of a Trust scheme, we may need to seek approval from the scheme Trustees before proceeding. We will do this on your behalf, but this may cause a slight delay in any payment being made.

### What will happen next

The receiving scheme will ask you for all the information that they require for the transfer to proceed. The information that they need, and the time taken for them to process the transfer request, will vary between schemes.

When their requirements have been met the receiving scheme will contact us to start the transfer process. If we have everything that we need we will make the payment directly to the receiving scheme and we will write to you to tell you when we have made the transfer payment. If anything is missing, we'll ask the receiving scheme or you to send it to us.

If we do not hear from you or the receiving scheme, we will assume that you do not want the transfer to go ahead.

If you have any questions, please do not hesitate to contact us using the details above.

Yours sincerely,

**The Aviva Customer Team**



### Transfer Value Illustration

Plan holder	Craig Harrison
Date of birth	03/09/1981
Plan number	GS2435184
My Money start date	21/04/2018
Scheme start date	01/04/2018
Selected retirement date	03/09/2046
Registered scheme name	The Aviva Master Trust
Scheme number	N11687
Type of plan	Workplace Retirement Account (Occupational)
PSTR	00810140RC
Subject to the Money Purchase Annual Allowance	No
Does any Lifetime Allowance (LTA) protection apply?	No
Lower Age Retirement Protection	No
Protected Tax-Free Cash (PTFC)	No
Where an entitlement to Protected Tax-Free Cash is not held, the Member can take up to 25% of any uncrystallised (non-drawdown) funds tax-free at retirement.	
Pension Sharing/Attachment Orders	No
The pension plan is an arrangement under a pension scheme registered in accordance with Chapter 2 of Part 4 of the Finance Act 2004.	

### Plan Values

We've based these figures on the values as at 28/02/2020

Funds not in drawdown:	£186,640.15
Funds in drawdown:	£0.00
Total Transfer Value:	£186,640.15

We do not apply bonuses or penalties on transfer. The above figures are not guaranteed and will be recalculated before payment is made.





## Funds and Charges

Lifestyle Funds	Units held	Unit price	Current Portfolio Holdings	Fund AMC
Av MyM My Future Growth S0	168,920.4005	£1.1049	100.00%	0.00%

Scheme Annual Management Charge (AMC): 0.14%

100% of the funds are held in the My Future S0 Investment Programme.

The member has the following fund range(s) available to them:

- Select Fund range

**Fund Switches:** The member can also view a list of all available funds and instruct a switch via their online account. They can select individual funds and a percentage or amount to be switched. There are currently no charges to switch funds. When payments are made into the account, they can be split between a maximum of ten funds. Once the money has been invested it can be split between an unlimited number of funds.

**Charges:** The only charges on the Select Fund range are the AMC and Fund Charges (shown above) and any additional expenses shown on the Fund Fact Sheet. These sheets are updated monthly so the charge may vary.

**Bid/Offer Spread:** The Select Fund range only offers single prices for funds (the buy and sell prices are the same).

**You should retain this illustration for your records. Your receiving provider may wish to see a copy.**



## Important Notes

### Information for the receiving scheme

The transfer value can only be paid to another UK registered pension scheme subject to Her Majesty's Revenue and Customs (HMRC) requirements, or a Qualifying Recognised Overseas Pension Scheme.

### Important information for the member

The transfer value is not guaranteed. The amount payable will depend on the value of your investments on the date we process the transfer. It may be higher or lower than the amount shown above.

This information assumes that any contributions submitted to us in the last 14 days will be cleared by the bank. In the unlikely event that this does not happen, the value shown will reduce.

There are no earmarking/attachment orders or pending pension sharing orders on this plan.

The right is reserved to correct any mistake which may be contained in this illustration before any transfer value is paid.

Dealing costs - these will affect the transfer value of assets that must be sold for cash prior to transfer.

Please note that any tax-free cash sum entitlement above 25% will be lost if you decide to take a full transfer out unless it forms part of a block transfer. If the transfer is part of a block transfer, please contact us for additional information. If you take a partial transfer of benefits, any tax-free cash entitlement over 25% will be reduced.

Please note that whilst Aviva can give you all the facts about our products and services, we can't give you personalised financial advice and nothing on our website is a personal recommendation. Transfer of pension benefits can be complex, and it is important that you consider taking independent financial advice. If you don't currently have an adviser, you can [visit www.unbiased.co.uk](http://www.unbiased.co.uk) for details of advisers in your area. An adviser may charge for this service.

Pension Wise is a government service offering free and impartial guidance. This tailored guidance is available online, over the phone or face to face. Go to [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) or call 030 0330 1001 for full details of the service. If you are using your transfer value to access retirement benefits, it is important that you consider getting guidance or advice to help you decide what to do with your pension savings.

We want to protect your pension pot and make sure you are not subject to fraud. We have therefore included the Pension Regulator Pensions Scam Leaflet which will take you through all the warnings when transferring your pension to another provider. You can also find further information on the Pension Regulator website [www.pension-scams.com](http://www.pension-scams.com).





Scheme name: British Airways Pension Plan  
 Scheme number: N11687  
 Member number: GS2435184  
 Member name: Craig Harrison

### Transfer Document Checklist

Please ensure all forms have been fully and accurately completed, and all the documents listed below are sent to us or the receiving scheme as indicated.

Document title	Instruction	✓
<b>Transfer Discharge Form:</b> - Section 1 (Member Transfer Statement) - Section 2 (Member's Declaration)	These must be fully completed and signed by <b>the member</b> .	
<b>Transfer Discharge Form:</b> - Section 3 (Receiving Scheme Transfer Statement) - Section 4 (Receiving Scheme's Declaration)	These must be fully completed and signed by an authorised representative of the <b>receiving pension scheme</b> .	

Please ensure all forms have been fully and accurately completed, and all the documents listed below are sent to us or the receiving scheme as indicated.

The receiving provider should return your completed forms and documents to:

Aviva  
 PO Box 2282  
 Salisbury  
 SP2 2HY



## Transfer Discharge Form

### Section 1 - Member Transfer Statement

Scheme name: British Airways Pension Plan  
Scheme number: N11687  
Member number: GS2435184  
Member name: Craig Harrison

You have the following options for transferring your benefits under the above account. Please ensure that you read the options carefully and tick the correct box for the option you have selected in **Section 2 - Member's Declaration**.

#### Option 1 - Full Fund Transfer (Account closes)

We will transfer the full value of your account once we have received all our requirements to transfer. Once the transfer has completed, my account will be closed and will not be able to receive any future contributions. This will fully discharge Aviva from any liability or obligation to provide any benefits under the above plan.

Should you or your Employer wish to contribute further to the above scheme, you will need to re-apply for membership of the scheme.

If you are currently contributing to the scheme, Aviva will contact your Employer and confirm that the account is now closed, and no future contributions can be paid into it.

#### Option 2 - Full Fund Transfer (Account remains open)

We will transfer the full value of your account once we have received all our requirements to transfer. Once the transfer has completed, your account will remain open and be able to accept future contributions from either you or the scheme Employer. All administration and processing under the account will remain unchanged.

#### Option 3 - Partial Transfer (up to 95% of account value)

We will transfer the specified amount or percentage of funds as indicated by you in **Section 2 - Member's Declaration**. Once the transfer has completed, your account will remain open and be able to accept future contributions from either you or the scheme Employer. All administration and processing under the account will remain unchanged.

The maximum you can partially transfer out of your My Money account is 95% of your fund value held with us. The amount transferred is dependent on your fund value at the date of transaction.



## Transfer Discharge Form Continued

### Section 2 - Member's Declaration

Scheme name:

British Airways Pension Plan

Member number:

GS2435184

Member name:

Craig Harrison

I consent to and request the transfer of benefits (including any benefits from contributions yet to be received before the transfer date) to the receiving scheme set out in Section 3 - Receiving Scheme Transfer Statement. Please process my transfer as follows:

NOTE: If you have Alternative Investment holdings to be transferred, Aviva will contact you to sell relevant investments once we've verified the receiving scheme and that the transfer can go ahead.

☐

**Option 1 - Full Fund Transfer (Account closes)** I accept that the full value of my account will be transferred, and my account will be closed when the transfer is completed.

☒

**Option 2 - Full Fund Transfer (Account remains open)** I accept that the full value of my account will be transferred, and my account will remain open to accept future contributions when the transfer is completed.

☐

**Option 3 - Partial Transfer (up to 95% of account value)** I instruct you to pay the partial transfer of £\_\_\_\_\_ or \_\_\_\_\_% of my current account value. I accept that I can only transfer up to 95% of my account and that my account will remain open to accept future contributions when the transfer is completed.

**Please pay the partial transfer as follows:**

**Note** - if you leave the instructions below blank, we will pay the partial transfer proportionally

A. Proportionally (in reference to the percentage split of your fund to remain with Aviva). ☐

B. From the largest fund holding. ☐

C. Split from the following funds/share holdings in percentages advised. ☐

If selecting C, please confirm the percentages to disinvest from each fund. If you wish to disinvest from more than 4 funds, please complete the instructions on an additional sheet, including your plan number. Please ensure the additional sheet is dated and signed.

**Fund:**

Percentage:

**Fund:**

Percentage:

**Fund:**

Percentage:

**Fund:**

Percentage:



## Transfer Discharge Form Continued

### Section 2 - Member's Declaration Continued

Scheme name: British Airways Pension Plan  
 Scheme number: N11687  
 Member number: GS2435184  
 Member name: Craig Harrison

I accept the transfer value quoted is an estimate only and is not guaranteed. The final value on payment could be more or less than the amount shown in my illustration.

I understand that I have personal responsibility for understanding the risks, charges, investments and tax implications for transferring.

I acknowledge the service that Aviva provides is at my own request. I confirm it does not constitute financial advice and is not a personal financial recommendation.

I acknowledge that I have the option to seek financial advice before making a decision about my benefits and that an adviser may charge for this service.


I understand that as a result of the transfer I may lose any entitlements to any higher amount of tax-free lump sum which is currently protected and that I may lose any rights to take my pension benefits if:

- Prior to age 55 if I had an agreed lower retirement age protected under the registered pension scheme; or
- Between the age of 50 and 55 if I was a member of a registered pension scheme at 5 April 2006 with a protected pension age.

I hereby declare that the information I have provided is correct to the best of my knowledge.

**Please remember:** We will cancel the units and calculate the transfer value using the unit prices at the date of receipt of all items requested, fully completed, together with any supporting documents. The amount transferred may be higher or lower than the figures shown on the Transfer Value Illustration.

Any incomplete or missing information will delay both the cancellation of units and the transfer payment to the receiving scheme.

Member's signature	
Print name	CRAIG HARRISON
Date	10/03/2020

**Transfer Discharge Form Continued****Section 3 - Receiving Scheme Transfer Statement**

Scheme name: British Airways Pension Plan  
 Scheme number: N11687  
 Member number: GS2435184  
 Member name: Craig Harrison

**This document should only be used for a transfer to a UK registered pension scheme. (this includes transfers to a deferred annuity contract, i.e. Section 32 buy out arrangement)**

**Part 1 - About the receiving scheme**

Full name of receiving scheme/provider	
Your plan number	
HMRC reference (PSTR or SF number)	
Scheme administrator's name	
Scheme administrator's address	
Postcode	
Name of contact (in case of enquiry)	
Telephone number	
Email address	

**Type of scheme** - the scheme is (please tick the relevant box)

- A. A pension scheme registered under Chapter 2, part 4 of the Finance Act 2004. ☐
- B. A statutory pension scheme (as defined in Chapter 1, part 4 of the Finance Act 2004). ☐

**If you have ticked option A please enclose a copy of the scheme's HMRC registration document or screen print from HMRC Pension Schemes Online.**



**Transfer Discharge Form Continued****Section 3 - Receiving Scheme Transfer Statement**

Scheme name: British Airways Pension Plan  
 Scheme number: N11687  
 Member number: GS2435184  
 Member name: Craig Harrison

Is the scheme:	Yes	No
A non-insured self-administered scheme or a self-invested pension plan?		
An insured scheme (incl. personal pensions)? *		
A public service pension scheme as defined as s150(3) FA2004?		
A buy-out (deferred annuity) contract?		
A Master Trust?		

**If the scheme is an insured scheme, or a buy-out contract, we will usually make payment only to the life office insuring the scheme or contract.**

**\* A scheme where the benefits to which the member is entitled under the scheme are secured exclusively by an insurance company.**

**Part 2 - Payment Details**

Please note that if your scheme is fully insured then we will pay the transfer payment directly to the new insurance company, in accordance with HMRC requirements. If the transfer is to a non-insured scheme we will pay directly to the receiving provider or administrator.

The transfer will be paid by BACS in Sterling, please provide us with details of the account into which you would like payment to be made.

Sort code	
Account number	
Account Name	
Name of bank	
Reference number	



**Transfer Discharge Form Continued****Section 4 - Receiving Scheme's Declaration**

Scheme name: British Airways Pension Plan  
Scheme number: N11687  
Member number: GS2435184  
Member name: Craig Harrison

**This section to be completed by an authorised signatory of the receiving scheme**

We hereby declare:

We are willing to accept the transfer payment.

The transfer payment will be used to provide relevant benefits under a UK registered pension scheme, in line with Part 4 of the Finance Act 2004.

The information given in this questionnaire is complete and correct.

We consent to Aviva referring this proposed transfer to HMRC and for HMRC to provide information to Aviva relating to the registration of the receiving scheme.

We confirm that we understand that where the transfer includes crystallised rights (such as drawdown pension or scheme pension) that we can accept these benefits and that no further tax-free cash is payable from this element.

**Please note: if the new agreement is cancelled with the scheme indicated above, we may not be able to accept the transferred money back into the original contract.**

Authorised signatory (Signed for and on behalf of the receiving scheme)	
Name of signatory	
Contact phone number	
Position/title of signatory	
Date signed	

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

LABORATORY OF ORGANIC CHEMISTRY

CHICAGO, ILLINOIS

1954

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TO THE DIRECTOR OF THE LABORATORY OF ORGANIC CHEMISTRY

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