



Beech Gate, Millfield Lane
Lower Kingswood
Tadworth
Surrey
KT20 6RP

Our Ref: W236003-18OCT21

Telephone: 0800 358 7480

www.fidelity.co.uk

Ms C Mocke
262 Park Lane
Macclesfield
SK11 8AA

Account Number: AP10011014

27 October 2021

Information about your Pension Transfer

Dear Ms Mocke

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

The transfer value as at 26/10/2021 was £117,039.09

The transfer value quoted is not guaranteed and the amount transferred will be the proceeds actually arising from the sale of the Fidelity SIPP once we have received all necessary documentation.

What happens next

As part of the transfer process, we need to sell the investments held in your Fidelity SIPP 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.

Please note that any entitlement to a tax free cash sum above 25% of your SIPP value, will be lost if you decide to transfer out.

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 to the receiving scheme to complete. The receiving scheme should return the discharge form and HMRC certificate directly to this office. **These forms must not be returned separately.**

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

It is worth remembering

Transferring your pension is a financial decision that needs careful consideration. Fidelity strongly recommends that you contact a Financial Adviser before deciding whether to proceed with a transfer. If you need help finding a Financial Adviser please go to www.unbiased.co.uk. They will provide you with a list of financial advisers in your area. You can also speak to a Fidelity retirement specialist to discuss your options for free on 0800 368 6890.

If you proceed with this transfer as detailed in the quote, Fidelity will not pay any tax free cash directly to you if you are planning to draw benefits. We recommend you contact a Financial Adviser who will be able to discuss all the options available to you including any open market option.

Please note it is not our policy to complete or sign applications, or other forms supplied to us by the administrators or insurers of other pension arrangements. This includes any documentation on equalisation. The administrators of other pension arrangements must confirm that they are prepared to accept the transfer on this basis.

We would like to draw your attention to the guidance produced by The Pensions Regulator regarding fraudulent pension schemes which can be found at the below website. For further information or a posted copy please contact The Pensions Advisory Service on 0300 123 1047 (call charges may vary).

If you have any questions about this letter or any other enquiries, please call us on Freephone 0800 358 7480. We are open weekdays 8am to 6pm and Saturday from 9am to 2pm. Please have your customer reference number handy whenever you contact us by telephone. This is a ten-digit number starting with a one. Alternatively, visit our website, www.fidelity.co.uk, or write to us at the address at the top of this letter.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Debbie Wates', with a large circular flourish on the left side.

Debbie Wates
Head of Client Services

Enclosures: Discharge Form, Quote, Application Form, Pension Scams Leaflet.

The Fidelity SIPP

Transfer Out form for moving your Fidelity SIPP to another registered pension scheme

Use this form to:

- transfer all or part of your Fidelity SIPP to another Registered Pension Scheme

Before you fill in this form:

Before you transfer your Fidelity SIPP to another pension scheme, please consider your options. Depending on your reasons for moving we may have a solution:

- if you are transferring your Fidelity SIPP because the funds you have invested in haven't performed as well as expected, consider switching to different funds. There are hundreds to choose from and not just Fidelity funds. Choose funds from more than 70 leading investment companies. There is no charge to switch to a new fund choice.
- if you are moving your SIPP to get all your pensions to one place, did you know that Fidelity offers this service too? You can transfer other pensions to your Fidelity SIPP - we'll even pay any exit fees charged by your pension providers up to £300 per person. You'll also be able to see your pension holdings alongside those you hold in other investment accounts with Fidelity.
- if you are worried about being invested in the stockmarket you can take a temporary break from investing by switching your investments into your SIPP Cash Account. When you are ready to switch back into funds there is no charge.
- if you have recently joined a company pension scheme you do not need to transfer your Fidelity SIPP. You can leave it where it is and let it continue to grow.

To find out more, take a look at our website at fidelity.co.uk. If you wish to continue with your transfer, please read the important documents shown in the box to the right.

Further information on fidelity.co.uk

You should read these documents before completing this form. You will find them at fidelity.co.uk/sippinfo

- Terms and Conditions - this document governs our relationship with you and forms the agreement between us in relation to the Fidelity SIPP
- Key Features Document - this summarises everything you need to know about the Fidelity SIPP.

Want to talk to us?

Freephone **0800 358 7480**

Mon-Sat 9am-6pm

How to fill in this form

- please use black ink and write clearly inside the boxes provided using capital letters
- mark your answers with a cross in the appropriate box like this: ☒
- if you make a mistake, please correct it but don't use correction fluid.

Checklist

- ☐ Your receiving scheme can accept your transfer.
- ☐ You will not lose any protected benefits and entitlements as a result of this transfer
- ☐ You have reviewed and understood the fees applicable for transferring out
- ☐ You have consulted with a Financial Adviser if you are unsure of your decision
- ☐ Check that you have answered all the relevant questions
- ☐ Read and sign the Declaration in section 4.

What's next?



Send your completed form to:

Fidelity Personal Investing
PO Box 80
Tonbridge
TN11 9FF

110.15v201

FILSIPPTransferout

Issued by Financial Administration Services Limited, (a Fidelity Personal Investing company) which is authorised and regulated by the Financial Conduct Authority.

TRANSFERRING PLAN QUOTATION

Client Name:	Ms Catherine Mocke
Account Number:	AP10011014
National Insurance Number:	JC587359D

Scheme Name:	Fidelity Retail Pension Scheme
Plan Name:	The Fidelity SIPP
Plan Type:	Self-Invested Personal Pension
Registered:	In accordance with Chapter 2 of Part 4 of the Finance Act 2004
PSTR Number:	00789610RW

Protection Status:	None
Safe Guarded Benefits:	None
Money Purchase Annual Allowance (MPAA) triggered?	No
Protected Tax Free Cash Amount as at 05/04/2006:	None
Has the client been subject to a bankruptcy order:	No
Has the client been subject to a pension sharing order:	No

	Uncrystallised Value	Crystallised Value	Total Transfer Value
Non-Protected Rights:	£117,039.09	£0.00	£117,039.09
Divorce Credits:	£0.00	£0.00	£0.00
			£117,039.09

Valuation Date:	26/10/2021
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Warnings

The transfer value quoted is not guaranteed and the amount transferred will be the proceeds actually arising from the sale of the pension account once we have received all the necessary documentation.

If you have enhanced protection and transfer your benefits to a defined benefit (final salary) arrangement you will lose that protection. This may have adverse tax consequences.

The protected amount will normally be lost on transfer and tax free cash will be limited to 25% of the fund in the receiving scheme.

On the 11th February 2021 the Government launched a consultation proposing to increase the normal minimum pension age from 55 to 57 from 6th April 2028. In the consultation the Government proposed offering a protected retirement age to those who were already a member of a scheme where they had the right to draw benefits at age 55 on the 11th February 2021. This could mean that members who transfer their plans may lose the right to draw benefits at age 55. As this is still at a consultation stage, it is unclear if the Government will go ahead with its proposals as outlined. The full consultation document can be found by searching on the gov.uk website for 'increased minimum pension age'.

1 About you

1.1 Your details

1.1.1 Title

☐ Mr ☐ Mrs ☐ Ms ☒ Other:

1.1.2 Surname

MOCKE

1.1.3 First and other names in full

CATHERINE MARY

1.1.4 Phone number (in case of query)

07823880861

1.1.5 Are you a UK National only? (Please mark an X in the box) ☐

1.1.6 Are you a UK National and National of one or more other countries? (Please mark an X in the box and list all other countries below) ☐

1.1.7 Are you a National of Non-UK countries only? (Please mark an X in the box and list all other countries below) ☒

Nationality 1

IRISH

Nationality 2

Nationality 3

Nationality 4

1.1.8 Your address. 'Care of' and PO Box are not acceptable.

House number/name

262

Street, city, county and country

PARK LANE

MACCLESFIELD

CHESHIRE

Postcode SK11 8AA

1.1.9 What is your Fidelity SIPP account number?

AP10011014

1.2 About your transfer

1.2.1 What is the reason for your transfer?

- ☐ Fees and charges too high
☐ Administrative issues
☐ Improve benefit options
☐ Investment performance
☐ Advice from a Financial Adviser
☒ Consolidating pensions

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2 Your transfer out

2.1 Transfer Details

2.1.1 Is the receiving scheme a Qualifying Recognised Overseas Pension Scheme (QROPS)?

☐ Yes ☒ No

2.1.2 How do you wish the transfer out to be processed?

☐ Re-registration transfer of your existing pension assets without cashing them in ☒ Cash

2.1.3 Would you like to do a full or partial transfer?

☐ Full ☒ Partial - if you wish to perform a partial transfer, please tell us which funds you wish to transfer to your new pension by completing section 2.1.4 below.

2.1.4 Investment choice for partial transfer

Fund code	Fund name	Re-registration transfer	Cash transfer
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
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<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
SIPP Cash Account		<input type="text"/> %	<input type="text"/> 78 % *

* I WISH TO TRANSFER £60,000
(SIXTY THOUSAND POUNDS) FROM THE
CASH ACCOUNT. *L. M. Jones*

/10-15w2.0/

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3 Receiving scheme details (this section should be completed by the receiving scheme)

3.1 Receiving scheme details

3.1.1 What is the Receiving Scheme Policy number

[illegible]

3.1.2 What is the Receiving Scheme PSTR number

[illegible]

3.1.3 Receiving scheme contact name

[illegible]

3.1.4 Receiving scheme phone number (in case of query)

[illegible]

3.1.5 Receiving scheme address. 'Care of' and PO Box are not acceptable.

Building number/name

[illegible]

Street, city, county and country

[illegible][illegible][illegible]

Postcode

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3.2 Receiving scheme bank account details

3.2.1 Account name

[illegible]

3.2.2 Branch details

Building number/name

[illegible]

Street, city, county and country

[illegible][illegible][illegible]

Postcode

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3.2.3 Bank/building society account number Branch sort code

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4 Your form summary

4.1 Declarations

I understand that the information I provide on this form will be processed in accordance with Fidelity's data protection statement contained in the Fidelity SIPP Terms & Conditions.

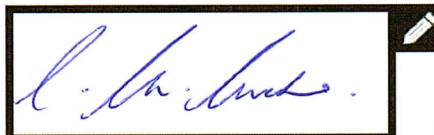
I declare that:

- The information given by me is correct to the best of my knowledge and I will inform Fidelity immediately of any changes to the information contained therein.
- I have chosen to transfer that part or all of the entitlements due to me from the Fidelity SIPP as indicated in Section 2.1.4.
- I confirm that once the transfer is made, I discharge Financial Administration Services Limited (FASL) of all liabilities currently held in respect of the transfer amount.
- I understand that the transfer value quoted is not guaranteed and the sum transferred will be the proceeds actually arising from the sale of the investments held in my account-holding in the Fidelity SIPP.
- **I also understand that, by selecting this option I may lose any right to a protected pension age and/or protected tax free cash as detailed on the transfer out quotation.**

Signature

By signing here you confirm that you've read and completed all relevant sections as per the instructions on this form.

Client's Signature



Date signed

3	0	1	0	2	0	2	1
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Receiving Scheme Signature



Date signed

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