

FAO Brad Davies
Pension Practitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

4 February 2011

Dear Brad

Re: EighteenFifty Investment Group Small Self Administered Scheme

I take pleasure in enclosing the Election to Contract Out form for the 1850 pension scheme.

Should you require any further information please do not hesitate to contact me.

Yours sincerely



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Registered Pension Schemes

Election to contract-out

Part 1 General

- 1 What is the name and registration number of the scheme?**

1.1 Pension scheme name *max 255 characters*

1850 PENSION SCHEME

1.2 Pension Scheme Tax Reference (PSTR)

1.3 Superannuation Fund (SF) reference

**1.4 Existing Scheme Contracted-out Number (SCON) or
Appropriate Scheme Contracted-out Number (ASCN)**

- 2 What type of contracting-out certificate are you applying for?**

Occupational Pension Money Purchase scheme (COMP)

Occupational Pension Salary Related scheme (COSR)

Occupational Pension Mixed Benefit scheme (COMB)

Industry-wide Salary Related scheme (COSR)

Contracted-out Money Purchase Stakeholder Pension scheme (COMPSHP)

Converting an existing Contracted-out Money Purchase scheme to a Contracted-out Money Purchase Stakeholder Pension scheme (COMPSHP)

Appropriate Personal Pension scheme (APP)

Appropriate Personal Pension Stakeholder Pension scheme (APPSHP)

Converting an existing Appropriate Personal Pension scheme to an Appropriate Personal Pension Stakeholder Pension scheme (APPSHP)

- 3 Effective date of contracting-out DD MM YYYY

Please note if you are applying for an Appropriate Personal Pension (APP) Scheme Certificate the effective date of contracting-out must be in either the tax year in which this application is received, or any tax year after receipt of the application.

- 4 Which company is responsible for the day-to-day management of the scheme?**

Name of the company

PENSION PRACTITIONER.COM

Address of the company

Postcode

Country

Phone number

Email

Reference number if applicable, max 30 characters

- 5 Name of the individual or company appointed as the main trustee of the scheme**

Name of the company

First name(s) of individual *max 2 names, each a max 35 characters*

Surname of individual *max 35 characters*

Address

Postcode

Country

Phone number

Email

Trustee reference number *if applicable, max 30 characters*

6 Is the scheme an occupational pension scheme?

No ☐ Go to part 3

Yes ☒ Go to part 2

Part 2 Occupational pension schemes

7 Which type of notice has been issued?

7.1 Fill in the necessary details and tick the appropriate box.

A notice of intention which expired on
DD MM YYYY

has been given to the earners in respect of
whose employment the election is intended
to be made.

A notice of explanation has been given to
the earners to whose employment the
election relates.

7.2 How was the notice issued?

By sending or delivering it in writing to each
of the employees.

By displaying it at the place
of work and drawing each employee's
attention to it in writing.

7.3 Copies of the notice have been sent to:

the trustees

the person responsible for the day-to-day
management of the scheme

the insurers/friendly society

the Trade Union(s) recognised in relation
to the earners concerned.

8 What is the nature of the scheme?

**8.1 Certain types of schemes have special requirements.
Tick the appropriate box(es) below that apply to your
pension scheme.**

Public service

If the scheme falls within the definition of a
public service scheme at Section 1 of the
Pension Schemes Act 1993.

Go to box 10

Centralised

If the scheme is one which has a common
fund through which all the members' benefits
are paid and, as such, there is an element of
cross-subsidy between employers.

Go to box 10

Overseas

If the scheme is established under an
irrevocable trust and is administered wholly
or partly outside the UK.

Go to box 9

Industry-wide

If the scheme is an industry-wide scheme, a
centralised or centrally administered scheme
in which employers in a specified industry
are eligible to participate.

Go to box 10

Wholly insured

If the scheme is a trust scheme which has
no investments other than in policies of
insurance. (Not applicable to Money Purchase
Stakeholder schemes.)

Go to box 10

Centrally administered

If the scheme is one which consists of a
number of individual schemes which are
administered on a central basis. There is
no common fund and no element of
cross-subsidy.

Go to box 10

Individual arrangement

If the scheme applies specifically to one person, normally public service.

Go to box 10

None of the above

This will apply where the scheme is not a type that has special requirements as defined above.

Go to box 10

9 Contact details (overseas schemes only)

9.1 Scheme auditor details

Name

Address

Postcode

Country

9.2 Details of the person or company responsible for the day-to-day management of the scheme.

Name

THOMAS FLEMING

Address

10 FLETCHER DRIVE
BOWDEN
CHESHIRE

Postcode WA14 3FZ

Country UK

10 What is the revaluation rate? (COSR and COSR part of COMB schemes only.)

10.1 Which method of revaluation does the scheme intend to use for any Guaranteed Minimum Pension (GMP) rights held in the scheme?

Fixed rate revaluation

Section 148 revaluation

11 Employer details

11.1 Name of the company

1850 INVESTMENT GROUP

Address

Postcode

Country

11.2 Employer's Company Registration Number if appropriate

11.3 Have you ever been issued with an Employer's Contracted-out Number (ECON)?

No

Yes

If no, go to box 11.4

If yes, enter the ECON if known

E

11.4 Have you ever been included on another employer's contracting-out certificate - for example, as a subsidiary on a holding company contracting-out certificate?

No



Yes

If no, go to box 11.5

If yes, give the name and address of the employer

Name

Address

Postcode

Country

ECON if known

E

SCON if known

E

11.5 Are you a subsidiary of a company which is, or ever has been, contracted-out?

No ☒ Yes ☐ If no, go to box 11.6

If yes, give the full name and address of the holding company.

Name

Address

Postcode

Country

ECON if known

E

11.6 Principal employer details

Is the employer at box 11.1 the principal employer for the scheme?

No ☐ Yes ☒ If yes, go to box 11.7

If no, give the full name and address of the principal employer.

Name

Address

Postcode

Country

Employer's Company Registration Number if appropriate

ECON if known

E

11.7 Which employments will the certificate cover?

all employments ☒

all employments except the following
please list the exceptions ☐

11.8 Are there any subsidiaries to be included and covered by the certificate?

No ☐ Yes ☐ If no, go to box 12

If yes, provide the names, Company Registration Numbers (CRNs) and ECONS (if known) of the subsidiaries to be included on the certificate. If you need to provide the details for additional subsidiaries, please use a separate sheet.

Name

CRN

ECON

Name

CRN

ECON

Name

CRN

ECON

Name

CRN

ECON

E

Name

CRN

ECON

E

Name

CRN

ECON

E

- 12 Is the scheme entirely a Contracted-Out Salary Related scheme (COSR)?

No ☐ Go to part 4

Yes ☐ Go to part 5

Part 3 Appropriate Personal Pension schemes/ Appropriate Personal Pension Stakeholder schemes

- 13 What organisation established the scheme?

- 13.1 Name

Address

Postcode

Country

- 14 What type of organisation is making the application?

If the effective date of contracting-out at box 3 is before 1 October 2008, you must tick one of the following boxes.

Bank

Building society

Insurance company

Friendly society

Unit trust

Pension company

Authorised Corporate Director
of an Open-Ended Investment
Company (OEIC)

- 15 What is the nature of the scheme?

If the effective date of contracting-out entered at box 3 is before 1 October 2008, you must tick one of the following boxes:

an arrangement for the issue of insurance
policies or annuity contracts

an authorised unit trust scheme

an arrangement for the investment of
contributions in shares or on deposit
with a building society

an arrangement for the investment of
contributions in an interest-bearing
account with an institution authorised
under Part 1 of the Banking Act 1987

an arrangement for the investment of
contributions in an OEIC

Go to part 4

Part 4 Rebate of National Insurance contributions (NICs)

- 16 The scheme is required to accept rebates of NICs paid to the scheme. (Appropriate Personal Pension schemes, Contracted-out Money Purchase schemes (COMPs), COMP part of COMB schemes and Stakeholder Pension schemes only.)

- 16.1 Name of bank or building society *max 255 characters*

16.2 Address of bank or building society

Postcode

Country

16.3 Account details

Account name *max 35 characters*

Account number

Sort code

00-00-00

16.4 Magnetic media number (you may wish to use one already allocated to you)

16.5 Name and address for payments information

Name

Address

Postcode

Country

Part 5

If the information supplied is incorrect or you do not meet the requirements to contract-out, your certificate may be withdrawn and recovery of the difference between the standard rate and reduced rate of NICs, as well as any age-related rebates paid direct to the pension scheme, may be sought.

I confirm that the scheme meets the conditions set out in Regulation 6 of the Contracting-out Regulations (SI 1996/1172), so far as they apply to the scheme. ✓

Signature



Date DDMMYYYY

00 00 00

Please note if the Notice of Intention has been issued, the date of submission to this office of this election to contract-out must be on, or after, the expiry date of that Notice.

Capacity in which signed:

The person responsible for the day-to-day management of the scheme ✓

Employer

Trustee ✓

Occupational pension scheme only

Where this form is not submitted by the employer electing to contract-out, both of the declarations below must be made or the form will be returned to you.

I declare that:

the content of this form has been approved by the employer making the election ✓

the employer making the election has authorised me to submit this form. ✓

What to do next

Send the completed form and any supporting documentation to:

HM Revenue & Customs
Pension Schemes Services
Yorke House
Castle Meadow Road
Nottingham
NG2 1BG