

Pension Practitioner
Daws House
33-35 Daws Lane
London
NW7 4SD

Your ref:
Our ref: PP Claims
Phone: 08456 10 00 10
Fax: 0131 549 4225
Quote number: ETVQ00277489
11 March 2014

Dear Sir or Madam

Contract type:	Plan number(s):	HMRC Ref No / Pension Scheme Tax Ref No:
Stakeholder Pension Plan	9127131	

Planholder: Mr Peter Jonathan Barnes

As authorised by the planholder, we've made a direct credit payment of £327,886.97 to your bank. This is the total transfer value and you can find details of the transfer value in the enclosed *Pension transfer payment information*.

If the transfer value is lower than we originally quoted, this is because of :

- a reduction in the bid price of the fund(s) invested in, or
- charges, or
- a reduction in the final bonus, or
- a combination of the above

You can find details of the legislation governing the pension scheme the planholder is transferring out of in the factsheet included with this letter.

We're not aware of any pension sharing order restrictions or bankruptcy proceedings on this plan at this time.

This payment is an external transfer settlement. An external transfer isn't classed as a benefit crystallisation event and this claim hasn't been tested against the lifetime allowance.

Please note that we don't complete transfer application forms, but we hope that the information given in this letter is sufficient for you to accept the transfer payment.

Yours faithfully



Ronnie Scott
Head of Customer Service
Individual Pensions & Investments

Enc



Pension transfer payment information

Planholder: Mr Barnes

Plan Number	Scheme Name	HMRC Ref No / Pension Scheme Tax Ref No
9127131		

The above is a scheme registered (or deemed to be registered with HM Revenue & Customs (HMRC)) under Chapter 2, Part 4 of the Finance Act 2004.

Transfer payment details

Total transfer payment: £327,886.97

Divorce/Dissolved civil partnership information

Pension credit amount: £0.00 (included in the total payment above)

Scheme legislation factsheet

We can confirm that Scottish Equitable stakeholder pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004. As such, they meet the CAT Standards and all of the conditions set out in section 1 of the Welfare Reform and Pensions Act 1999 (Pension scheme tax reference: 00619024RG).

We can confirm that Scottish Equitable personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension scheme tax reference: 00619022RA).

We can confirm that Scottish Equitable self-invested personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension scheme tax reference: 00619027RP)

We can confirm that Scottish Equitable flexible personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension scheme tax reference: 00619027RP for non-protected rights and Pension scheme tax reference: 00619022RA for former protected rights).

We can confirm that Scottish Equitable-administered occupational pension schemes are registered under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable retirement annuities are registered under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable income drawdown arrangements through a personal pension are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension scheme tax reference: 00619022RA)

We can confirm that Scottish Equitable income drawdown arrangements through a self-invested personal pension are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension scheme tax reference: 00619027RP).

We can confirm that Scottish Equitable Self-Invested Phased Retirement Plans are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension scheme tax reference: 00619027RP).

We can confirm that Scottish Equitable Phased Retirement Plans are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension scheme tax reference: 00619022RA).



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