

Chart being  
added to  
Astrading Ltd.  
Alan Garnett

Scottish Widows  
15 Dalkeith Rd  
Edinburgh  
EH16 5BU

**Private & Confidential**  
Miss MJ Holden  
3 Milford Road  
GRAYS  
RM16 2QL

11 August 2017

Dear Miss Holden

**Policy Number:** Miss MJ Holden– 3437830  
**Plan Type:** Section 32 – A

Thank you for your recent enquiry.

I enclose the following documents:

- A quotation of transfer value benefits. Current fund value is the transfer value of the fund.
- A declaration of claim discharge form.

The policy does not contain any guaranteed annuity rates, guaranteed minimum pension, waiver of premium or monthly administration charge.

If the member wishes to proceed with a transfer please follow the instructions given in the enclosed documents detailed above. Please note, any protection may be lost upon transfer.

***Please be informed that the transferring scheme has advised that there is no tax free cash protection on this policy and the maximum of 25% tax free cash of fund value will be available at retirement.***

If you have any queries, please contact one of our Customer Service Consultants on 0345 7556 557.

Yours sincerely

*Faith Pashley*

Faith Pashley  
NUPC Corporate Quotes

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**Quotation of Transfer Value Benefits**

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**Pension Plan**                      **Miss MJ Holden - 3437830**  
**Plan Type**                        **Section 32 – A**

This quotation was produced on 11 August 2017

**Quotation of Transfer Value for transfer on 10 August 2017**

<b>Occupational Pension Transfer Value</b>	
relating to Section 92B Rights	£0.00
relating to employment	£ 55,981.92

<b>Total Transfer Value</b>	<hr/> £ 55,981.92
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**Notes**

Please note that where you qualify for a protected retirement age or where you have protected tax free cash this may be lost on transfer. If you have applied to HM Revenue and Customs for Enhanced Protection, this may be lost if the transfer is not a permitted transfer. Please seek financial advice.

All values shown in this quotation are based on the latest information available to Scottish Widows.

The values in this quotation are not guaranteed.

The actual value paid will be calculated using the unit values on the day after Scottish Widows receives the final documents required for payment.

Remember that unit values can go down as well as up so the final amount may be less than the amount currently being quoted.

**Declaration of Claim Discharge**

Policy Number(s) : 3437830  
Policyholder's Name : Miss MJ Holden

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**A. Transfer Instructions**

If you choose to transfer to another approved pension provider please complete Section F overleaf and ask the Trustees/Administrators of the receiving Scheme/Life Office to complete Section C below.

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**B. Transfer Value Details**

Total amount of transfer value **£ 55,981.92**

The total amount of transfer value is not guaranteed. The actual transfer value paid will be calculated on the day after the final documents required for payments are received at Scottish Widows head office (please see policy provisions for further details). Remember that unit values can go down as well as up, so the final amount may be less than the amount quoted above.

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**C. Receiving Scheme/Life Office Details**

Notes : a) if you would rather receive payment by cheque, please complete your company name and address in the fields below

To be completed by the Trustees/Administrators of the Receiving Scheme/Life Office.

Name of Receiving Scheme/Life Office.....  
(The cheque will be made payable to this name)

Address of Receiving scheme.....

..... Post Code .....

A/c Name.....A/c Number.....Sort Code.....

Reference to be Quoted.....  
(if blank National Insurance Number will be quoted)

The transfer value will be paid to:

A registered pension scheme as defined by Part 4 of the Finance Act 2004

☐

Please Tick

If the transfer is going to a retirement benefits scheme or a statutory scheme, please state the normal retirement age for the scheme.

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**Please provide your Pension Scheme Tax Reference.**

We agree to accept the transfer as indicated above.

Signed ..... Date .....

Title/Designation .....

(for the Trustees/Administrators of the Receiving Scheme/Life Office)

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**D. Notes**

- You may lose any protected tax free cash on transfer.
- If the scheme has applied to HMRC for a protected retirement age, this may be lost on transfer.
- If you have applied to HMRC for Enhanced Protection this may be lost on transfer.
- If you have applied to HMRC for a protected retirement age, this may be lost on transfer.

Should you have any queries relating to the above please seek financial advice.

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**E. Documentation** (For Occupational Pensions only)

The following documents are required to calculate the Maximum Tax-Free Cash Sum (where applicable); the following details will be required:

- Final remuneration at 5<sup>th</sup> April 2006 or the date of leaving service if earlier
- Date of entry to company service, and where appropriate, the date of leaving.
- Full details of any concurrent benefits at 5<sup>th</sup> April 2006 or date of leaving service if earlier.
- If the Member's P60 earnings exceeded £50,000 in the tax year 2004/2005, full details of any retained benefits at 5<sup>th</sup> April 2006, or date of leaving service, if earlier (please note that retained benefits may not be required in all circumstances. Please speak to your financial adviser).

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**F. Signature**

**Complete this section in all cases.**

I authorise the transfer to the Scheme/Life Office as detailed overleaf.

This authority will act as my discharge to you in respect of all sums due to me under the plan as soon as the cheque is paid to the receiving Scheme/Life Office. I accept that the plan cannot be reinstated after the cheque is paid to the receiving Scheme/Life Office.

Signed ..... Date 17/8/17  
(Policyholder's signature)

Signed ..... Date .....  
Trustees' signature (only for Occupational Schemes)