Scottish Widows
69 Morrison Street
Edinburgh
EH3 1HL

Tel: 0345 716 6777
Lines are open 8am-6pm
Monday to Friday

Mr DEREK ABRAM
60 Ash Grove Beverley Road
HULL
YORKSHIRE
HU5 1LU

9th June 2023

Our reference: 0010712886
For: DEREK ABRAM

Dear Mr ABRAM,

INFORMATION ABOUT YOUR PLAN

Thanks for getting in touch about your plan. We've enclosed the following:

- Current fund value
- Transfer Discharge Form (UK) and Receiving Scheme Transfer Declaration Form
- Pensions Guidance Options
- Data Privacy Notice

WHAT HELP HAVE YOU HAD?

Before making a decision, we recommended you consider taking regulated financial advice or get in touch with MoneyHelper at **www.moneyhelper.org.uk**, a government-backed service offering free and impartial money and pension guidance.

As you're considering what to do with your pension benefits, we encourage you take advantage of the free service from Pension Wise, provided by MoneyHelper, who offer independent pension guidance, and you can arrange an appointment with them to talk over your options. Visit **www.moneyhelper.org.uk/pensionwise** or call 0800 138 3944. We've also enclosed a helpful Pension Wise leaflet for you to look over.

If you don't have an adviser you can find one locally at **www.unbiased.co.uk**. An adviser may charge you for giving advice.

WE'RE HERE TO HELP

If you need any more information or have further questions, please contact us on the number above and we'll be happy to help. So that we can deal with your queries quickly and efficiently, please quote the reference shown at the top of this letter.

If you change your email or postal address, landline or mobile number, please let us know so that we can update our records to keep in contact with you.

We work hard to keep your personal data secure, which includes regularly reviewing our privacy notice. When there's an important change we'll remind you to take a look, so you're aware of how we use your data and what your options are. Please review the latest privacy notice at **www.scottishwidows.co.uk/legalprivacy** or call us for a copy on 0345 300 2244.

Thank you for choosing Scottish Widows.

Yours sincerely,

Salwyn Coultas
Head of Operations
Insurance & Wealth Customer Delivery

If you'd like a Braille, Audio or Large Print version of this document, or if you have any other requirements, please contact us.

SCOTTISH WIDOWS

Date of issue
9th June 2023

Plan Number: 3500188
Member: Mr DEREK ABRAM

Tel: 0345 716 6777
8am-6pm Monday to Friday

PLAN VALUATION

Thanks for asking for a valuation for your Personal Pension. Please read the important notes at the end for more information and if you've any questions, contact us on the phone number above. We'll be happy to help.

If you don't have an adviser you can find one locally at **www.unbiased.co.uk**. An adviser may charge you for giving advice.

PLAN SUMMARY

Plan number	3500188
Planholder	Mr DEREK ABRAM
Date plan started	10th September 2007
Date of valuation	9th June 2023

The value of an investment is not guaranteed and can go down as well as up, depending on investment performance and currency exchange rates (where a fund invests overseas). You could get back less than you invested.

THE VALUE OF THE PLAN ON 9th June 2023

Fund	**Number of units**	**Bid price at 9th June 2023 (p)**	**Fund value**
Scottish Widows UK All Share Tracker Pension (Series 2)	84,336.260	278.2000	£234,623.48
SW Henderson Cautious Managed Pension (Series 2)	8,669.020	214.4000	£18,586.38
Scottish Widows Property Pension (Series 2)	581.690	271.9000	£1,581.62
SW Invesco-Perpetual Managed Pension (Series 2)	7,568.190	400.0000	£30,272.76
Total value			**£285,064.24**

IMPORTANT NOTES

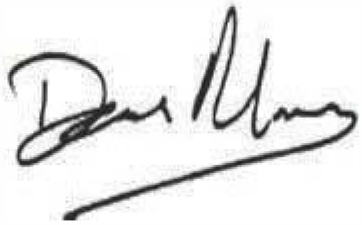
The current value of the plan – how it's worked out

The number of units in each fund is multiplied by the bid price on the date shown.

We've assumed all expected payments in have been paid, if not, the value may be less.

Always remember that past performance of an investment must not be taken as a guide to its future performance.

On early retirement or if the fund is transferred to another pension (the total fund must be transferred), the value above may be different and is not guaranteed.



Signed for and on behalf of Scottish Widows
The Scottish Widows Customer Services Team

If you'd like a Braille, Audio or Large Print version of this document, or if you have any other requirements, please contact us.

SCOTTISH WIDOWS

TRANSFER DISCHARGE FORM

Plan number	3500188
Planholder	Mr DEREK ABRAM
Transfer value	£285,064.24 on 9th June 2023

- Please complete this form in black ink and in CAPITALS, to allow us to transfer your pension.
- Your transfer value will be recalculated when we pay the transfer and this value could be lower or higher than the amount shown above.
- This form is for UK pension transfers only. If you're transferring to an overseas pension scheme let us know and we'll send you the right forms.

DETAILS OF NEW PROVIDER

Name of new provider: RC Administration Limited

Address: 1A Park Land
Poynton
Cheshire

Postcode: S K 1 2 1 R D

DECLARATION

- I authorise payment of the transfer value to the scheme/provider detailed above.
- When payment is made to the receiving provider as instructed, this means that I shall no longer be entitled to receive pension benefits from the plan listed above.

Signed,

Mr DEREK ABRAM

Date (DD MM YYYY): 0 6 0 7 2 0 2 3

DATA PRIVACY NOTICE

Who looks after your personal information

Your personal information will be held by Scottish Widows Limited which is part of Lloyds Banking Group. More information on the group can be found at **www.lloydsbankinggroup.com**.

Our full privacy notice

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please access our full privacy notice at **www.scottishwidows.co.uk/legalprivacy** or ask us for a copy.

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer);
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customer's needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested;
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments;
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies);
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- since 25th May 2018 you have the right to receive any personal information we've collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at **www.scottishwidows.co.uk/legalprivacy** or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us on 0345 300 2244.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact by phoning 0345 300 2244 and telling us you want to speak to our Data Privacy Officer.

This notice was last updated 18 March 2018

SCOTTISH WIDOWS

PENSIONS GUIDANCE OPTIONS

If you are transferring in order to take some or all of your pension savings, please read the information below.

Accessing a pension is an important decision. We recommend you consider taking guidance or advice before proceeding. If you've not already spoken to someone, there are options available to you, including a free appointment with Pension Wise that we can set up for you. You can also choose to speak to a financial adviser, who can recommend suitable options.

- ✓ You can get free and impartial pension guidance from the Government's Pension Wise service, provided by MoneyHelper. They can explain your options and help you make an informed decision.
- ✓ If you don't have an adviser you can find one locally at **www.unbiased.co.uk**. An adviser may charge you for giving advice.

LET US SET UP YOUR FREE PENSION WISE APPOINTMENT

If you'd like us to set up an appointment with Pension Wise, call us on 0345 606 2266. We're available Monday to Friday, 9am - 5pm.

An independent pension specialist will talk to you about the options for accessing your pension pot.

To find out more about Pension Wise or to make your own appointment directly with them, visit the MoneyHelper website at **www.moneyhelper.org.uk/pensionwise**

WAY FORWARD

To complete the transfer of your pension, follow the instructions on the enclosed Transfer Discharge Form and send the completed form to the Receiving Scheme.

A service from

SCOTTISH WIDOWS

RECEIVING SCHEME TRANSFER DECLARATION FORM

Plan number	3500188
Planholder	Mr DEREK ABRAM
Transfer value	£285,064.24 on 9th June 2023

DETAILS OF THE RECEIVING SCHEME/PROVIDER

Name of receiving scheme/provider: RC Administration Limited (Abram Pension Plan SSAS)

Address:
1A Park Lane
Poynton
Cheshire

Postcode: SK12 1RD

The receiving arrangement is a Registered Pension Scheme, as defined in Part 4 of the Finance Act 2004 under the following Pension Scheme Tax Reference (PSTR) number:

Pension Scheme Tax Reference: 2 0 0 0 7 8 3 2 R D

Your reference: Abram Pension Plan SSAS

For payment to be made by BACS, please confirm the following:

Account name: ABRAM PENSION PLAN SSAS

Account number: 4 9 6 4 9 9 2 4

Sort code: 2 3 - 0 5 - 8 0

Reference (if required): PTI - Derek Abram

For cheque payment, please confirm the name of the Trustees or Managers of the receiving arrangement that the cheque should be made payable to:

DECLARATION

We confirm that:

- The above statements are true and complete.
- We agree to accept the transfer value from ·

Signed (for and on behalf of the receiving arrangement)	
Name	Lisa Welton
Role	Administrator
Date (DD MM YYYY)	05 07 2023