

22 Herbert Road
Hextable
Nr Swanley, Kent
BR8 7SD

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

For the attention of Mr D Brad

Dear Sirs

27th April 2012

RE: Andrew Ray Pension Scheme

Further to our discussions please find enclosed the original documents as received from Aviva as requested.

Hopefully this can be resolved shortly as my experience with Aviva has been poor.

Yours faithfully

A handwritten signature in dark ink, appearing to be 'A T Ray', with a large, stylized loop at the end.

Mr A T Ray



Aviva, Business Capture Centre PO Box 520 Norwich NR1 3WG

Mr A T Ray
22 Herbert Road
Hextable
Nr Swanley
Kent
BR8 7SD

Please contact	Contact Centre
Telephone number	0800 068 6800
Fax Number	0845 304 1122
Your reference	
Our reference	PP/INFO/VS

19 April 2012

Dear Mr Ray

Plan Number: SQ93276538

Thank you for investing for your retirement with Aviva.

I hope you choose to continue investing with us, but to help you decide on what you'd like to do I've enclosed a transfer information pack, which includes:

- An illustration showing the current transfer value and details of the benefits you might receive, if you keep your plan with us and there are no further contributions.
- Transfer information form, which can be passed to receiving providers to give them standard details about this plan.
- Transfer payment instruction.
- Transfer out warranty.

What you should do now:

Please read through your illustration carefully. If you decide to keep your plan with us, there is no further action for you to take.

If you decide that you want to transfer your retirement benefits, you should:

- Complete and return the transfer payment instruction.
- Ask the trustees or administrator of the receiving scheme to complete and return the transfer out warranty. This is needed to confirm the details of the receiving scheme.
- Send us a copy of the HM Revenue & Customs (HMRC) registration letter for the receiving scheme. This is needed to confirm the identity of the receiving scheme.

If the benefits are moved to another provider, we cannot accept them back into the original plan. Aviva strongly recommends that you seek financial advice before making any decisions.

If you have any questions, please contact us on the number shown above.

Yours sincerely

Hugh Hessing
Customer Services Director



Transfer Information Form

This is our standard transfer value information form used when we receive a request to transfer benefits away from Aviva. It is used in place of completing transfer questionnaires.

Details of arrangement making the transfer

Individual Personal Pension

This scheme satisfies the requirements set out in Part 4 of the Finance Act 2004.

HMRC Registered Scheme Reference number: 00613774RB

Individual's Details

Name: A T Ray
Plan number: SQ93276538
National Insurance Number: YY309416D
Date of Birth: 17 February 1957
Gender: Male
Plan retirement date: 17 February 2022

Protected Tax Free Cash

Protected tax free cash entitlement: £0.00

If you have any Tax Free Cash Protection under any other Personal Pension Plans with Aviva this may be affected if you transfer this policy.

Transfer Value Details

Transfer value: £35,672.49

The transfer value is calculated as at 18 April 2012.

The transfer value is not guaranteed. The actual transfer value will be based on the unit prices that we next make available after we receive everything that we need.

A handwritten signature in black ink that reads "Hugh Hessing".

Hugh Hessing
Customer Services Director



Transfer payment instruction

Please return to: Aviva, Business Capture Centre, PO Box 520, Norwich, NR1 3WG

Our Reference: PP/INFO/VS

Name: A Ray
Plan Number: SQ93276538

IF YOU TRANSFER TO A PERSONAL PENSION OR A PENSION BUY OUT PLAN WITH AVIVA, WE WILL REQUIRE WRITTEN CONFIRMATION FROM YOU, THAT YOU HAVE SOUGHT FINANCIAL ADVICE.

Please make sure that this form is fully completed in BLOCK CAPITALS before returning it to Aviva, to avoid any delay in paying the transfer value.

Payments will be made directly to your chosen pension provider.

Payee:
(this must be a pension provider)

Department:

Address:

Contact Name (if known)

New policy number (if known)



Please pay the transfer value in respect of the above mentioned plan.

I understand that:

- the amount actually payable may differ from that shown in the illustration for the reasons explained in the transfer section
- where the payment represents all of the benefits under the plan then payment made as requested will discharge Aviva of all liability in respect of this plan
- if the payment represents just part of the benefits under the plan then the discharge of liability will only be for the part of the plan represented by the payment
- where any benefits remain with Aviva, liability for these will remain with them

Please make sure this form is fully completed and signed in the box below. This will help us pay your benefits as quickly as possible.

Signature of Planholder:



Date:

/ /



Transfer out warranty

Please return to: Aviva, Business Capture Centre, PO Box 520, Norwich, NR1 3WG

Our Reference: PP/INFO/VS

Your Pension @ Aviva - SQ93276538

Member name: A T Ray

Transferring Scheme Details

Transferring Scheme: Individual Personal Pension

Plan number: SQ93276538

Please make sure that this document is fully completed in black ink and BLOCK CAPITALS before returning it to Aviva, to avoid any delay in settling the benefits.

To be completed by the Trustees/Administrator of the receiving scheme/contract.

Receiving Scheme details

Always complete

Receiving scheme / contract name

ANDREW RAY PENSION SCHEME

Receiving scheme / contract number (if known)

Name of bank:

BANK OF SCOTLAND.

Name in which account is held:

ANDREW RAY PENSION SCHEME

Account number:

06194700

Sort code:

12

20

26

BACS payment ref:

Type of scheme

Please tick only one

☐

Insured registered scheme (Now complete Section 1)

A scheme registered (or deemed registered) under Part 4 of the Finance Act 2004.



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Self administered registered scheme **(Now complete Section 2)**

A registered scheme where the assets are invested, other than wholly by payment of insurance premiums, by the trustees, an in house investment manager or an external investment manager.

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Buy out e.g. S32 or replacement contract **(Now complete Section 3)**

The purchase by trustees of a registered scheme of an insurance policy in the name of the member or other beneficiary, in lieu of entitlement to benefit from the scheme, following termination of the member's Pensionable Service.

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Overseas scheme **(Now complete Section 4)**

Further information will be needed. Details will be supplied.

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Retirement Annuity Contract (RAC) **(Now complete Section 4)**

☐

Other **(Now complete Section 4)**

☐

Statutory scheme **(Now complete Section 5)**

A scheme (usually in the public sector) established by an Act of Parliament.

Section 1 - Complete for an insured registered scheme underwritten by a Life Office.

Receiving scheme HM Revenue & Customs (HMRC) registration / approval reference number

The normal retirement age under the scheme is

Name of the receiving Life Office

Address

Is a copy of the HMRC registration/approval e-mail or letter attached?

Yes

☐

No

☐



Now complete Section 5.



Section 2 - Complete for a self administered registered scheme

Receiving scheme HM Revenue & Customs (HMRC) registration / approval reference number

The normal retirement age under the scheme is

Is a copy of the HMRC registration/approval e-mail or letter attached?

Yes

☐

No

☐

Payment will only be made to you as Scheme Administrator of the Receiving Scheme.

Now complete Section 5.

Section 3 - Complete for a Buy out

Please send a letter confirming:

- After receiving a transfer payment from this policy, you will issue a policy for the benefit of Mr Ray and/or his dependants.
- The policy that will be issued meets the requirements of section 153(8) of the Finance Act 2004. It will also be an appropriate annuity contract under section 19(4) of the Pension Schemes Act 1993.

Now complete Section 5.

Section 4 - Complete for an overseas scheme, RAC or Other

Receiving scheme approved by (tax authority)

Tax authority reference number

The normal retirement age under the scheme is

Now complete Section 5.

Section 5 - Declaration on behalf of the receiving scheme

I confirm that the above statements are true. On receipt and acceptance of the transfer, it will be applied to provide benefits for or in respect of the member under the receiving scheme in accordance with the appropriate regulations made under the Pension Schemes Act 1993.

Signed

Position

For and on behalf of the Trustees/Administrators of



AVIVA

Date