

TRANSFER AUTHORITY REQUEST

Name: Mrs Sarah Barclay **Date of Birth:** 25/11/1973

Our ref: RW/JLP **Date:** 27/07/2009

Re: Transfer of pension funds to the Barclay Media Pension Scheme

You have expressed an interest in transferring the following pension funds into your Small Self-Administered Scheme (SSAS):

Provider	Policy Type	Policy No.	Current Premium	Current Value	Transfer Value	Tax free cash	Date of Valuation
Standard Life	GPP	Scheme No.H82702 Member No. 135	£0.00	£1,246.69	£1,246.69	25%	10/07/2009
VALUES NOT GUARANTEED Values may go up or down between the date of valuation and date of transfer							

Policy Types:

GPP ~ Group Personal pension Plan

Tax Free Cash:

The tax free cash figure quoted refers to the percentage of tax-free cash available when you are eligible to take retirement benefits. Tax-free cash of 25% will be maintained upon transfer.

Guaranteed Annuity Rate (GAR):

There are no GARs attached to your policies.

Life/Term Assurance:

There are no protection benefits attached to your policies.

Waiver of Premium:

Waiver of premium is not included within your policies.

RISK WARNINGS:

It is essential that the associated risks are given due consideration:

- **The values quoted within the table above are not guaranteed.** The actual transfer value may be lower than that stated within this document. This can be a factor if markets fall between date of valuation and date of transfer.
- **The transfer of funds may lead to reduced benefits at retirement.** Conversely, the transfer of funds may benefit you as a Member/Trustee of the SSAS, and also benefit the business in general.
- **The risks associated with utilising pension funds within the business (via self-investment) may be high.** Pension funds may be lost if the company goes out of business.
- **It is not practical to provide a like-for-like comparison of projected benefits.** This is due to the fact that you will be utilising your funds immediately for self-investment.
- **Charges are likely to differ on any new investment contracts implemented.**

Please contact us if you require further information.