



FINANCIAL
SOLUTIONS

Pinnacle House
2 Rectory Road
Hadleigh
Essex
SS7 2ND

frostfinancialgf@gmail.com
Reg. No. 7513509

07774 953055
01702 426383
01702 426382
Fax: 0844 800 7814

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

Re: Pension Documents

Dear Brad,

Please find enclosed pension documents for Denis & Susan Bailey as requested,

Yours Sincerely

Ashley Dumas
Senior Administrator

Our reference: 100298761

Mrs Susan Bailey
12 Ashworth Place
Harlow
CM17 9PU

17 October 2012

Dear Mrs Bailey

Transfer of Pension Benefits

Policyholder: Mrs Susan Bailey Policy references: P9115297

We write with reference to a request we have received for transfer values and discharge forms for the above pension policy.

The transfer value, which is not guaranteed is:

P9115297- Personal Pension, No GAR applicable = £15,155.43.

The policy is a Wesleyan Assurance Society Personal Pension registered with HM Revenue & Customs under Chapter 2 of Part 4 of the Finance Act 2004 (HMRC ref No. 00605442RC, ASCN A7001128F)

Should you decide to proceed with a transfer of pension benefits we will require the enclosed Transfer Authority form to be signed and returned directly to the Society with the policy document for cancellation. If the policy document cannot be located, please read the declaration which forms part of the transfer authority indemnifying the Society against future claims.

Please note that we will require the original forms including "wet ink" signatures before the claim can be processed, photocopies cannot be accepted.

We will require the following details to be supplied in the form of a written acceptance letter from the receiving provider:

1. Name and address of the new provider and confirmation that this is a registered pension scheme. Please provide the address for cheques if this differs to the provider's address. The appropriate HM Revenue & Customs reference numbers must be quoted.
2. Confirmation that the receiving provider is willing and able to accept the transfer of funds.
3. Cheque/account payee details for receiving pension provider

Please note that it is not Wesleyan policy to complete other providers' documentation until a payment is made.

The policy(ies) will be revalued at the date these requirements have been met, and the transfer payment will be made at this effective date. If there is a variance of more than

10% from the transfer value quoted on the discharge forms, we will contact you to confirm that you still wish to proceed. If the fluctuation is less than 10% we will proceed with the transfer.

Please note that at the date of this quotation a Market Value Reduction is not applicable to the policy

What is a Market Value Reduction?

Where all or part of the fund is invested in the unitised With Profits fund, we may have to apply a "Market Value Reduction" (or MVR) to the fund value when funds are transferred out of the scheme. We sometimes have to apply an MVR so that the payout more closely reflects the performance of the fund over the period of the investment and to treat those investors who remain within the fund fairly. We may need to apply an MVR when the value of the stock market is low and there is a risk of a high amount of money being taken out of With-Profits funds at the same time.

If the pension policy to be transferred is invested in Conventional With-Profits funds then we have periodically reviewed the transfer value bases so that the transfer values reflect the performance of the fund over the period of the investment and to ensure all customers are treated fairly. In particular we may need to review transfer value bases when the value of the stock market is low and there is a risk of a high amount of money being withdrawn from the With-Profits funds at the same time.

If you have any queries regarding this matter, please contact our Help Line as per the details provided below.

Yours sincerely,



Helen Rogers
Customer Relationship Centre

Help Line: 0800 058 2965

Enclosed: Transfer Authority form
 Prepaid envelope

Transfer Authority Request
(Not valid for Individual Personal Pensions or overseas transfers)

To: the Wesleyan Assurance Society

Our reference: 100298761

Policy Number: P9115297

Estimated Value: £15,155.43 *

*The above values are not guaranteed and if the policy is unit-linked the value may change on a daily basis depending on the fund you are invested in.

I authorise and request the Wesleyan Assurance Society (herein called "the Society") to transfer pension rights to: _____
(receiving scheme) for the sum of the transfer value which shall represent in full the accrued rights under the above numbered Pension Policy(ies).

Declaration:

I confirm that where the original policy schedule has not been enclosed this is because it has been lost, mislaid or destroyed and that exhaustive searches have failed to find it, I therefore commit to return it to you immediately if at any time it should come to my possession after the date below.

In the absence of the policy schedule and in consideration of the Wesleyan Assurance Society making payment in accordance with the claim, I hereby indemnify the Wesleyan Assurance Society against all actions, losses, expenses and demands whatsoever in respect of any subsequent proven claims against the policy.

I understand that on full payment of this claim, no further benefits will be payable, discharging all liability on the Society under the said policy.

I believe the transfer of benefits from the Wesleyan is in my best interest and that of my dependants.

I understand that the claim will be processed unless there is a variance of more than 10% in the value of my fund, but if such a variance occurs I will be contacted for further instructions.

Policyholder:

Signed: _____

Date: _____

Address: _____

Post Code: _____

This form must be signed and the original returned directly to the Society.

Transfer Authority Request
(Not valid for Individual Personal Pensions or overseas transfers)

To: the Wesleyan Assurance Society

Our reference: 100247339

Policy Number: P9115350

Estimated Value: £14,227.39 *

*The above values are not guaranteed and if the policy is unit-linked the value may change on a daily basis depending on the fund you are invested in.

I authorise and request the Wesleyan Assurance Society (herein called "the Society") to transfer pension rights to: _____
(receiving scheme) for the sum of the transfer value which shall represent in full the accrued rights under the above numbered Pension Policy.

Declaration:

I confirm that where the original policy schedule has not been enclosed this is because it has been lost, mislaid or destroyed and that exhaustive searches have failed to find it, I therefore commit to return it to you immediately if at any time it should come to my possession after the date below.

In the absence of the policy schedule and in consideration of the Wesleyan Assurance Society making payment in accordance with the claim, I hereby indemnify the Wesleyan Assurance Society against all actions, losses, expenses and demands whatsoever in respect of any subsequent proven claims against the policy.

I understand that on full payment of this claim, no further benefits will be payable, discharging all liability on the Society under the said policy.

I believe the transfer of benefits from the Wesleyan is in my best interest and that of my dependants.

I understand that the claim will be processed unless there is a variance of more than 10% in the value of my fund, but if such a variance occurs I will be contacted for further instructions.

Policyholder:

Signed:  Date: 22/10/2012

Address: 12 ASHWORTH PLACE, CHURCH LANGLEY, HARLOW
ESSEX

Post Code: CM17 9PU

This form must be signed and the original returned directly to the Society.

Denis Bailey documents requested

With Compliments



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Essex
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07774 953055

01702 426383

01702 426382

Fax: 0844 800 7814

Mercer
Westgate House
52 Westgate
Chichester
PO19 3HF

12 Ashworth Place
Church Langley
Harlow
Essex. CM17 9PU

26th October 2012

Your ref: FN-7797897

Dear Sir,

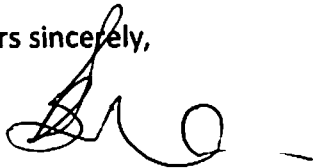
Re: Bank of Montreal 1972 Pension Plan
Mr Denis Bailey - NI Number: NR138984B

With reference to the transfer of my above pension.

I can confirm that I no longer hold the original Certificate of Benefits that you require.

I hope this satisfies your needs.

Yours sincerely,

A handwritten signature in black ink, appearing to be 'D. Bailey', with a horizontal line extending to the right.

Denis Bailey (Mr)

DQ 798265

The statutory fee for this certificate is 3s. 9d. Where a search is necessary to find the entry, a search fee is payable in addition.

CERTIFIED COPY of an
Pursuant to the Births and



ENTRY OF BIRTH
Deaths Registration Act 1953

[Printed by authority of the Registrar General.]

B. Cert.
R.B.D.

Registration District EPPING										
1 968 Birth in the Sub-district of HARLOW in the COUNTY OF ESSEX.										
Columns :-										
No.	When and where born	Name, if any	Sex	Name, and surname of father	Name, surname, and maiden surname of mother	Occupation of father	Signature, description, and residence of informant	When registered	Signature of registrar	Name entered after registration
241	Twentieth June 1968 Princess Alexandra Hospital, Harlow.	Denis	Boy	Denis Herbert BAILEY	Irene Mary BAILEY formerly WOODHOUSE of 24 Upper Stonyfield Harlow.	Furniture Retailer	I. M. Bailey Mother 24 Upper Stonyfield Harlow.	Twenty fifth June 1968	G. B. Wood	Registrar.

*See note overleaf.

I, **GORDON B. WOOD**, Registrar of Births and Deaths for the Sub-district of **HARLOW**, in the **COUNTY OF ESSEX**, do hereby certify that this is a true copy of the entry No. **241** in the Register of Births for the said Sub-district, and that such Register is now ~~legally~~ in my custody.

WITNESS MY HAND this 26th day of June, 19 68

CAUTION.—Any person who (1) falsifies any of the particulars on this certificate, or (2) uses a falsified certificate as true, knowing it to be false, is liable to prosecution.

Registrar of Births and Deaths