

25th October 2017

PRIVATE & CONFIDENTIAL

FAO Emma Dane Pension Practitioner 48 Chorley New Road Bolton BL1 4AP



Dear Emma,

Fillans & Sons Ltd SSAS

As per our recent conversation please find enclosed the signed Clerical Medical transfer form from Mr Fillan, for processing.

Upon receipt I would request that a confirmation email please be sent to me on sairan@sheards.co.uk.

I trust that everything is in order, however, if you have any further queries please do not hesitate to contact me on 01484 448019.

Kind regards,

Saira Najma

Account Manager

Sheards Wealth Management





Private and Confidential

Sheards Wealth Management Ltd Vernon House 40 New North Road Huddersfield West Yorkshire HD 1 5LS

27 September 2017

Dear Sir/Madam

Pension Transfer Account Number: N4057760D - R C Fillan

Please find enclosed copy correspondence for your records.

If you have any queries or require any further information, please telephone us on 0345 6062266 (+44 117 929 0290 if calling from outside the UK), fax us on 0345 6011761 or write to us at PO Box 28121, 15 Dalkeith Road, Edinburgh, EH16 9AS.

Yours faithfully

Jim Black

Director of Pensions and Longstanding Customer Operations Insurance Customer Delivery

Enclosure

Copy PH Correspondence

(D)



Private & Confidential Mr R C Fillan 53 Totties Totties

Holmfirth HD 9 1UW

27 September 2017

Dear Mr Fillan

Pension Transfer Account Number: N4057760D - R C Fillan

We have received a request to transfer the benefits currently held under the above policy to Carnfords.

Regrettably we are currently unable to proceed with this request for the following reasons:

As the policy contains a Guaranteed Minimum Pension (GMP) and is over £30,000, we are required to check that the client has received appropriate financial advice before any transfer could be processed. Please note that the transfer discharge forms are only valid for three months from the date of issue. Furthermore, the confirmation of advice must be on company headed paper. Please see the enclosed leaflet for more information.

Please note this is now a legislative requirement.

As there is a three month period as stated above, the discharge form received is no longer considered valid. Therefore, please find enclosed a new transfer quotation and discharge form which will require completion and return by yourself and the new provider.

As benefits are to be paid to a Non-FCA Regulated Company then we will be obliged to obtain Anti-Money Laundering Verification. If you require any further information regarding our Anti-Money Laundering requirements please contact us.



The actual transfer value of this plan is £10,364.88, however as at today the actuarial cash equivalent of the Guaranteed Minimum Pension (GMP) is £37,066.82. Therefore we have increased the policyholder's transfer value to the minimum amount of £37,066.82

If you have any queries or require any further information, please telephone us on 0345 7883333 (+44 117 929 0290 if calling from outside the UK), fax us on 0345 6011761 or write to us at PO Box 28121, 15 Dalkeith Road, Edinburgh, EH16 9AS.

Yours sincerely

Jim Black

Director of Pensions and Longstanding Customer Operations Insurance Customer Delivery

Enclosures

Form of Authority and Discharge, 'Important Information' flyer (25574)

(E)



Transfer details in connection with Transfer from Clerical Medical Pension Transfer Account (Section 32 Policy) approved under section 591(2)(g) & 431(4)(d) & (e) of ICTA 1988 - PSO: SF37/19/44 SCON: - S2710000K

- A. Policy Details
- 1. Commencement date 21 September 1989.
- 2. Account Holder Richard Cameron Fillan
- 3. Policy number N4057760D
- 4. Date of birth 8 October 1963
- 5. Normal retirement 8 October 2028
- 6. Length of service giving rise to the benefits from 18 March 1985 to 31 March 1989.
- 7. Transfer value £37,066.82 as at 27 September 2017.
- 8. Amount of transfer value relating to members contributions £0.00.
- 9. Annual amount of GMP at date of leaving £130.00 including post-88 GMP of £43.67
- 10. Annual amount of GMP at SPA £2,182.09, including post-88 GMP £733.18
- 11. GMP revaluation rate 7.50%.
- 12. Cash equivalent of GMP £37,066.82.
- 13. Contracted In LPI amount is £0.00



FORM OF AUTHORITY AND DISCHARGE

This form should be used for transfers to a UK registered pension scheme only.

To Clerical Medical

Pension Transfer Account - PTA/N4057760D Mr R C Fillan

I authorise you to transfer the value of my Clerical Medical Pension Transfer Account to the Receiving Scheme/Provider detailed below.

- The transfer value is £37,066.82 as at 27 September 2017. This value assumes all premiums are paid to date.
- Following receipt of the completed Form of Authority and Discharge, Clerical Medical will calculate the actual transfer value payable to the Receiving Scheme/Provider. The amount will be calculated in accordance with the policy provisions, and may include Terminal Bonus and/or a Market Value Adjuster.

Once the transfer value has been paid to the Receiving Scheme/Provider, my Clerical Medical Pension Transfer Account will then end.

Payment Details Receiving Scheme/Provider - To be completed and signed by you	
Provider name and	
address	
Contact name	
Please confirm the Pension	
Scheme Tax Reference (PSTR)	g g g g g g g g g g g g g g g g g g g
Type of arrangement	
Reference/Policy	
Number	
Signed Rf	Dated 20/10/17
Richard Cameron Fillan	

In order for monies to be paid to your chosen provider we require written confirmation from them that they are able to accept the funds, together with any forms they need us to complete. Page 1 of 2



Payment Details - To b	e completed and signed by the new provider		
To make payment by B.	ACS, please confirm the following		
Sort Code			
Account Number			
Account Name			
DECLARATION We declare that the information provided is true and complete to the best of our knowledge and belief. We acknowledge that the transfer payment cannot be made to a broker of a third party and the payment details contained relate to a registered pension scheme.			
Signed	Date		
On habalf of the Manag	vers/Incurers of the receiving arrangement		