



AMPS
ASSOCIATION OF
MEMBERS OF
PENSION SCHEMES

Customer Service – TMO/Transfer/In
Service (ABS)
Friends Life
Friends Life Centre
PO Box 1810
Bristol
BS99 5SN

6th November 2017

Dear Sirs;

Scheme Name: Fillans & Sons Ltd SSAS
Your Reference: DD4490799
Member Name: Richard Cameron Fillan

The above-named member wishes to transfer their pension held with you into the Fillans & Sons Ltd SSAS, a Pension scheme that we administer.

Please find enclosed the completed Transfer Discharge Forms and a copy of the schemes HMRC Registration Certificate. The PSTR number is 00836343RH.

I have also included the Trust Deed and Rules in order for you to satisfy your Due Diligence checks.

The transfer value should be paid to the scheme bank account details provided below. I can confirm that we are happy to accept the transfer.

Metro Bank
Account Number 24695492
Sort Code 23-05-80
Account Name Fillans & Sons Ltd SSAS

If you have any additional requirements please notify me as soon as possible in order to prevent any delays on the transfer, we can accept requests for information by email. Alternatively, I look forward to receiving confirmation that the transfer has completed.

Yours sincerely

Cranfords



T: 0844 410 0037 E: admin@cranfords.biz W: www.cranfords.biz

NORTH EAST
CHESHIRE
BUSINESS AWARDS
2015 SILVER WINNER

Cranfords is the trading style of 3110950 Ltd.(No. 3110950).
Cranfords is registered in England at 48 Chorley New Road, Bolton, BL1 4AP.

Supplemental transfer form

In order to consider the transfer request the scheme administrator (who will be Friends Life or the trustees of the transferring scheme) requires additional information and copies of documents relating to the receiving scheme.

Please ensure Part A is completed by the member and Part B is completed by the scheme administrator of the receiving scheme.

Name	Richard Fillion
Plan/policy no	DD4490799

Part A
For the member to complete where the receiving scheme is a non-insured Defined Contribution Occupational Pension Scheme (please tick or complete as appropriate)

1 About the sponsoring employer of the receiving scheme a) Full company name, b) address, c) nature of business (trade) and d) company registration number (where applicable)	FILLAN & SONS Ltd DAVEY 40 NEW NORTH RD, HODDERSFIELD HOUSLS JEWELLERY 00191 832
2 Is the sponsoring employer	trading <input checked="" type="checkbox"/> non-trading <input type="checkbox"/>

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3 Are you employed by the sponsoring employer(s) of the receiving scheme?

☒ Yes

☐ No (if No go to Q4)

If yes,

- a) In what capacity are you employed by the sponsoring employer(s)
- b) What are your day to day duties?
- c) At what address do you work for the sponsoring employer and how far is this from your home address?

Please provide evidence of earnings such as your most recent pay slip (within the last month). We will be unable to proceed with the transfer if this is not supplied

4 About your other current employment

Please provide details of any other current employment (including self-employment)

- a) name of current employer,
- b) address,
- c) nature of business (trade) and
- d) company registration number (where applicable)

Please provide evidence of earnings such as your most recent pay slip (within the last month). We will be unable to proceed with the transfer if this is not supplied.

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<p>5 About contributions to the receiving scheme</p> <p>Are you or the sponsoring employer(s) paying ongoing contributions to the receiving scheme?</p> <p>(If there is more than one employer participating employer in the scheme please provide the name of the employer paying contributions (if any))</p>	<p><input type="checkbox"/> Member and employer are contributing</p> <p><input type="checkbox"/> Member contributions only</p> <p><input type="checkbox"/> Employer contributions only</p> <p><input checked="" type="checkbox"/> No employer or member contributions are being paid</p>
<p>6 About financial advice</p> <p>Have you received financial advice in connection with this transfer request?</p> <p>If yes please provide the advisors name (or firms name), address and Financial Conduct Authority reference number.</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>

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7 Pension scam/liberation checklist for members

Transfers to pension scam or liberation schemes are often encouraged by cash payments, promises of early release of pension savings, loans or unrealistic promises of high investment returns.

Your pension savings may be at risk or lost altogether.

Please refer to the Pension Regulators Pension Scams leaflet enclosed with this form and report any concerns to Action Fraud.

(Note: If things go wrong you may not be eligible for compensation from the Financial Services Compensation Scheme).

Please tick any of the statements below that apply to the transfer. If any do apply, please consider carefully whether your pension savings are at risk:

- ☐ You were contacted about making a transfer by telephone call, text, email or through a website.
- ☐ The agent organising the transfer is not authorised by the Financial Conduct Authority (check the financial services register at www.fca.org) or the adviser/agent is based overseas.
- ☐ You have not received financial advice from a person who is authorised by the Financial Conduct Authority to provide advice on pensions transfer.
- ☐ You have been offered any form of incentive to proceed with the transfer or to speed up the transfer - this would include cash payments/loans/commission rebates/thank you payments etc.
- ☐ You have been invited to join an occupational pension scheme sponsored by a company that you do not work for or is not a genuine trading company.
- ☐ You have been offered a guaranteed or high return investment (often in overseas land/forestry/green/cape verde or eco investments).
- ☐ You have been offered access to your pension savings before age 55 or more than 25% as a lump sum before or after 55, or informed of a 'loophole' to avoid normal pension tax rules.
- ☐ You have not received scheme documentation such as key features documents, member booklet, scheme rules or investment information.
- ☐ A courier has collected transfer forms directly from you or you have been encouraged to act promptly without referring to the provider of your existing policy or a regulated adviser authorised by the Financial Conduct Authority.
- ☒ You are paying a fee in respect of the transfer or charges are being deducted from the transfer.

Lastly, do you know

- Where your money is being invested, who is managing the investment and what their credentials are?
- Whether your pension savings will be protected in the event the employer/trustee or scheme administrator commences winding up or cannot be contacted or if your pension investments fail?
- What the charges are in relation to the transfer and the ongoing administration of the receiving scheme?

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Member Declarations

1. I confirm I have read and understood the Pensions Regulator leaflet on pension scams entitled 'Scammed out of his retirement' I have considered and understand the risks of transferring my pension benefits and still wish to proceed.
2. I acknowledge and agree that the scheme administrator (this will be Friends Life or, where appropriate, the trustees of the scheme) may share information about the transfer/scheme/agents with Action Fraud, HMRC, the Pensions Regulator and/or the Financial Conduct Authority (as appropriate).
3. I promise to accept responsibility for any Scheme Sanction Charge that may become payable by the scheme administrator in the event that, at any time, the transfer is not regarded as a recognised transfer by HMRC. I also agree that the scheme administrator or Friends Life can not be held responsible any other claims or losses arising as a result of the transfer.
4. I confirm the information supplied on this form is accurate, true and correct.



Signed by the member

27/10/17

Date

Friends Life, PO Box 1810, Bristol BS99 5SN. Telephone: 0845 366 1647

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Part B

Receiving Scheme Information Requirements and Declarations

1. I/we enclose a copy of the HMRC registration document* and confirm that the scheme has not subsequently been de-registered. (* Where the scheme was deemed registered from 6 April 2006, this will be the scheme's original approval letter. Where the scheme was established on or after 21 October 2013 this must be the letter showing the date registered pension scheme status is effective from and not an acknowledgement.)
2. If the receiving scheme is a non-insured Defined Contributions Occupational Pension Schemes I/we enclose copies of:
 - ☒ the trust deed and scheme rules
 - ☐ member's booklet and/or other promotional literature — Available on the website.(please tick all or provide an explanation of why they are not enclosed)
3. I/We confirm that the receiving scheme is willing and able to accept the transfer payment.
4. I/We consent to the scheme administrator of the transferring scheme (Friends Life and/or the transferring scheme trustees) referring this proposed transfer to HMRC and for HMRC to provide information to the scheme administrator relating to the registration of the receiving scheme.
5. I/We understand that the scheme administrator may share information about the transfer/scheme/agents with Action Fraud, HMRC, the Pensions Regulator and/or the Financial Conduct Authority (as appropriate).



Signed on behalf of the receiving scheme — ADMINISTRATOR

06/11/2017

Date

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Please complete this questionnaire if you require Friends Life to continue to consider your transfer request?

Your Name: RICHARD FULAN

Friends Life Policy/Plan Number: DD4410799

Name of receiving scheme: FULAN & SONS LTD SSAS

The Pension Regulator

Have you read and understood The enclosed Pension Regulator's leaflet on Pension Scams?

YES

Your circumstances

Do you intend to leave the UK for residential purposes?

NO

If so, when and where do you intend to move?

—

What is the main reason for wanting to transfer your pension fund overseas?

—

Financial advice

Have you received financial advice in connection with your transfer request?

YES

If yes, please give details of who has provided this advice (full name of individual and Firm and address)

MARK STEWART SHEARDS, VERNON HOUSE, 60 NEW NORTH RD

HUDDERSFIELD
HD1 5LS

Friends Life, PO Box 1810, Bristol BS99 5SN. Telephone: 0845 366 1647

Further information

How did you first become aware of the Scheme?

I ASKED MY FINANCIAL ADVISOR TO FIND A SUITABLE SCHEME

How were you originally contacted and by whom?

I MADE THE ORIGINAL CONTACT

Have you been offered any kind of cashback, loan or other cash benefit from the Scheme?

NO

Have you been told you can access any part of your pension fund before age 55 other than through ill health?

NO

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The transfer process

Were you encouraged to make a decision about the transfer quickly or without having time to make additional checks on the parties involved or read all the documentation you signed?

NO

The receiving scheme

Additional documentation required

Please provide copies of any promotional material or information you have received about the Scheme or the investments available.

N/A.

Your investment preferences

Please give details of the investments you have been offered under the Scheme.

I WILL BE CHOOSING MY OWN INVESTMENTS

Have you been promised access to investments with a particular or guaranteed rate of return, such as those described in the leaflet published by The Pensions Regulator? If so, what return have you been promised?

NO

Signature



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When the form is complete please return to:

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Friends Life
Friends Life Centre
PO Box 1810
Bristol
BS99 5SN

26 September 2017

Member: Mr Richard Cameron Fillan

Scheme name: Fillans & Sons Limited Directors
Pension Scheme

Scheme number: C11853

Policy numbers: EE129451 & EE197241

A Day Disclaimer Form

Pension Transfers (TMO/ABS)

Important notes

This form is to be completed by the member to demonstrate to Friends Life that they understand the possible impact on them when their pension is transferred to another registered pension scheme.

Disclaimer

The disclaimer is to be completed by the member


I confirm:

- ☒ I have read the 5 April 2006 Tax Free Cash Summary document;
- ☒ I understand the circumstances when I will lose my tax-free cash sum protection under my existing policy on transfer to another pension arrangement; and
- ☒ I understand that Friends Life will not be able to reinstate the policy or the tax-free cash sum entitlement once the transfer has been completed.

I understand that:

- ☒ I may lose rights to take pension benefits prior to age 55

Please sign and date below

Signed:	
Name:	Mr Richard Cameron Fillan
Date:	5/10/17

Disclaimer

Friends Life Services Limited, PO Box 582, Bristol, BS34 9FX. Telephone: 0117 989 9000

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Employee No.		Employee Name			Pay Date	NI Number		Department	
RF0001		Mr Richard Fillan			02/10/2017	NB760489D		00	
Earnings					Deductions			Employer Contributions	
Description	PAYE	NIC	Qty	Rate	Description	PAYE	NIC	Amount	Amount
Salary	x	x	1.00	670.00	PAYE			26.80	
Int Div			1.00	1,300.00					
					This Period			Year To Date	
Tax Code	642T M1				Tax Month	6		Taxable Pay	4,020.00
Pay Method	Bank Transfer				Gross Pay	1,970.00		Tax	26.80
NI Letter	A				Deductions	26.80		NIC Employee	0.00
Fillans & Sons Ltd (072/P9881)					NET PAY £1,943.20				

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