

3rd November 2017



PRIVATE & CONFIDENTIAL

F.A.O Emma Dane
Pension Practitioner.com
48 Chorley New Rd
Bolton
BL1 4AP

RECEIVED
06 NOV 2017

Dear Emma,

Fillan & Sons Ltd SSAS

As per your letter dated 2nd October, please find enclosed the following documents, as requested:

- X2 Friends Life transfer forms
- PaySlip
- Clerical Medical advice confirmation letter

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 don't hesitate to contact me on 01484 448019.

Kind regards,

Saira Najma
Account Manager
Sheards Wealth Management

REGISTERED OFFICE

Vernon House, 40 New North Road, Huddersfield, HD1 5LS

t: **01484 44 80 19** f: **01484 42 77 12**

e: fs@sheards.co.uk @SheardsWealth

www.sheardswealthmanagement.co.uk

Saira Najma
Sheards Wealth Management Ltd
Vernon House
40 New North Road
Huddersfield
HD1 5LS

2nd October 2017

Dear Saira

Fillans & Sons Ltd SSAS

As discussed, please find enclosed the supplemental transfer forms for Friends Life.

Please return these to me when the member has completed and signed Part A. Once I receive that I will complete and countersign Part B and issue to Friends Life with any documents they require. Please note that Friends Life have requested the member's most recent P60/Pay slip. A copy of this will need to be issued to me along with the forms to be returned.

There is also a Friends Life questionnaire enclosed. The member must also complete and return this to me to be issued along with the other documents.

I will discuss the subject of the transfer in fee with Dave Nicklin as promised and let you know the outcome of that conversation as soon as I can.

If in the meantime, should you have any questions, please don't hesitate to contact me.

Kind regards



Emma Dane
Senior Pensions Administrator



1st October 2017

PRIVATE & CONFIDENTIAL

Clerical Medical
PO Box 28121
15 Dalkeith Road
Edinburgh
EH16 9AS

Dear Sirs/Madam,

Advice Confirmation Letter

Mr R C Fillan – N4057760D Pension Transfer Account

I am writing to confirm that I, Mark Stewart at Sheards Wealth Management have fully advised Mr Fillan on this pension transfer.

I can confirm that I hold the relevant qualification that allows me to advice on this transfer. Our company FCA number is 561963. My Individual FCA reference number is MAS00095.

I can confirm that:

- Advice has been provided which is specific to the type of transaction proposed by the member, namely a transfer payment, conversion of benefits or payment of a lump sum to which section 48(1) of the Pension Schemes Act 2015 applies; and
- The adviser has permissions under Part 4A of the Financial Services and Markets Act 2000, or permission resulting from any other provision of that Act, to carry on the regulated activity in article 53E of the Regulated Activities Order {Advising on conversion or transfer of pension benefits}.


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,

Mark Stewart
Director
Sheards Wealth Management

REGISTERED OFFICE

Vernon House, 40 New North Road, Huddersfield, HD1 5LS
t: **01484 44 80 19** f: **01484 42 77 12**
e: fs@sheards.co.uk [@SheardsWealth](https://twitter.com/SheardsWealth)
www.sheardswealthmanagement.co.uk

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	Amount	Description	PAYE	NIC	Amount	Description	Amount
Salary	x	x	1.00	670.00	670.00	PAYE			26.80		
Int Div			1.00	1,300.00	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
						<div> <div>NET PAY</div> <div>£1,943.20</div> </div>					

Fillans & Sons Ltd (072/P9881)

Produced by MyPAYE

18th September 2017

FAO Merle Oper
Fillans & Sons Ltd SSAS
48 Chorley New Road
Bolton
Lancashire
BL1 4AP

RECEIVED
26 SEP 2017

Telephone number **0845 366 1647**
Please reply to PPC IFA/66/C
Customer Service

Dear Merle

NAME: RICHARD C FILLAN
PLAN NUMBER: DD4490799
NI NUMBER: NB760489D
DATE OF BIRTH: 8TH OCTOBER 1963

Thank you for your recent communication.

To enable us to proceed with the request to transfer the benefits we require the following:

- Supplemental transfer form to be signed and dated
- A copy of the trust deed and Scheme rules
- We also need the sight of the latest evidence of Mr Fillan's earnings (P60 /Salary Slip).

When we receive the above requirements we will proceed with your request.

Unless you have received an illustration which is still guaranteed, the transfer value will be based upon the unit prices available at the time we receive all of our requirements. You should also be aware that there may be changes to any terminal bonus payable or market value reduction applicable which may reduce the transfer value presently available.

We look forward to hearing from you.

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

Friends Life Services Limited. An incorporated company limited by shares and registered in England and Wales number 3424940. Registered office: Pixham End, Dorking, Surrey RH4 1QA.
Authorised and regulated by the Financial Conduct Authority. Telephone calls may be recorded. Friends Life is a registered trade mark of the Friends Life group.

If you have any queries please contact us on the above telephone number.

Yours sincerely



for the Customer Service Manager

Enclosures:
Supplemental transfer form

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

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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 F. Iton
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 NORTHAM, HUNDESFIELD 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
(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 of behalf of the receiving scheme

.....
Date

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

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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, 40 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



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

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When the form is complete please return to:

Customer Service – TMO/TRANSFER/IN
SERVICE (ABS)
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

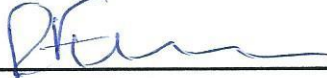
I confirm:

- ☒ 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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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)	
Type of arrangement	
Reference/Policy Number	

Signed 	Dated 3/10/17
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 be completed and signed by the new provider

To make payment by BACS, please confirm the following

Sort Code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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Account Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account Name

<input type="text"/>

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 behalf of the Managers/Insurers of the receiving arrangement