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FAO - Esther Salmon
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Wales CF48 4DR

8 December, 2020

Reference: Transfer Documents for Trisha Theodore-Heath –
Prudential Pension

Dear Esther

Please find enclosed the transfer documents for my 2nd
Prudential pension.

This is in relation to our SSAS, which is currently managed by
Retirement Capital.

Kind regards



Trisha Theodore-Heath

c.c. Liam Hillier – Opportunity10

Transfer quotation**Pura Group Supplementary (COMP) Pension Plan**

Name: Mrs T Theodore-Heath
National Insurance number: NZ676686C

Member details

Date of birth: 20 October 1970 Sex: Female
Date of normal retirement: 19 October 2035 Date of leaving: 6 April 2002

Approval details

PSTR / Revenue reference **00696485RD**
Pension Scheme Tax Reference

Basis of approval & scheme type: UK Registered Pension Scheme under Chapter 2 of Part 4 of the Finance Act 2004. Defined Contribution Money Purchase Plan

Transfer value

The value of your pension fund on 3 December 2020 is £10,256.39.

Please note that the pension fund includes final bonus and the market value reduction (MVR) indicated below.

The MVR included in the pension fund at the date of this valuation is £0.00.

Notes

1. Past performance is not necessarily a guide to the future. The rate of future bonuses in the With-Profits Fund and the final bonus amount included in the fund cannot be guaranteed. If you were to leave your benefits with Prudential then the fund would continue to accumulate interest and bonuses until retirement.
2. Where the transfer is paid from the With-Profits Fund, when you leave the scheme, Prudential reserves the right to reduce the amount paid out to reflect the current market value of the underlying investments in which the With-Profits Fund is invested. This is known as a market value reduction (MVR). Any MVR indicated within this quotation is subject to change and not guaranteed. Any final reduction will be calculated at the actual date of transfer.
3. Whilst every effort has been made to ensure the accuracy of this information it is not binding on the trustees if any errors or omissions are subsequently discovered.
4. This scheme provides equalised benefits.
5. In the event of death before retirement, the current value of your account would be payable as a lump sum to your estate.

Receiving Scheme / Policy Declaration (Transfer Undertaking)

Pension Transfer ☐ To be completed by the receiving scheme trustees or administrator

Open Market Option ☐ To be completed by the annuity provider

Transferring scheme details (our details)

Name of transferring scheme/arrangement: Pura Group Supplementary (COMP) Pension Plan	
Policy/reference number: 54582	
Member's name: T Theodore-Heath	
National Insurance number: NZ676686C	
Member's date of birth: 20 October 1970	
The transferring scheme is:	a UK Registered Pension Scheme <input checked="" type="checkbox"/> a non-UK scheme <input type="checkbox"/>

Receiving scheme details (your details)

Name of receiving scheme/provider:

HMRC reference / registration number:

Address:

Our reference (i.e. policy no. or client name):
to be used on all correspondence and payments

Payment details

Name of bank or building society:

Name of account:

Bank account number:

Sort code:

If you would prefer for us to send you a cheque please confirm the payee name below

Cheque made payable to:

Additional payment details for overseas transfers

International bank account number (IBAN):

(this is between 15 and 35 characters and will start with a 2 letter country code)

Bank identifier code (BIC):

(this is either 8 or 11 characters), also known as swift code

Bank/branch code:

(this is equivalent to your UK sort code, it may contain several parts)

Country where bank account is held:

Pension transfer (please do not complete if an open market option is required)

1. We undertake that the receiving scheme is: *please tick one only*

- A. Registered Defined Benefit Occupational Pension Scheme ☐
- B. Registered Defined Contribution Occupational Pension Scheme ☐
- C. Individual Personal Pension Scheme ☐
- D. Qualifying Recognised Overseas Scheme ☐

Where option A has been selected above please complete question 2 below.

Where option D has been selected above the following must be completed to enable the transfer to proceed:

Country under the law of which the scheme is established and regulated:

Name of the manager of the QROPS:

Address:

Business telephone number:

Email address, where available of the manager of the QROPS:

2. We are/are not * able to accept former contracted out benefits.

* *please delete as appropriate*

3. We confirm that the transfer is being made to enable the member's chosen form of retirement and that some funds will vest immediately following receipt of the transfer (ie; drawdown, transfer to IVPP)*.

Yes

☐

No

☐

* Please ensure that documentary evidence such as applications are provided in support of this statement and note that Prudential Assurance Company may look to recoup overpaid funds where this statement is found to be inaccurate.

Open market option (please do not complete if a full fund transfer is required)

We confirm that the member's fund will be used to secure a non-assignable, non-commutable annuity.

1. We are / are not * able to accept business from a non-UK scheme.

* *please delete as appropriate*

2. We are / are not * able to accept former contracted out benefits.

* *please delete as appropriate*

Please note that no pension commencement lump sum will be provided on receipt of the member's fund.

Address:

Declaration (please tick as appropriate)

Please ensure this declaration is signed and returned

☐ **Receiving scheme declaration for a pension transfer**

- (a) We declare that the information given above and overleaf is true and correct.
- (b) We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with HM Revenue and Customs conditions of approval.
- (c) If a non UK scheme, we:
- are registered as a QROPS
 - have not been excluded from being a QROPS
 - give our authority for HMRC to give information to you about our QROPS status, and;
 - confirm that the legislation of the country in which our scheme is established allows us to accept a transfer from a UK Approved pension scheme.

Please tick as appropriate

☐ **Annuity provider's declaration for an open market option**

- (a) Where the fund originates from a trustee based pension scheme, the grantee of the policy will be the trustees of the purchasing scheme unless otherwise instructed.

Signature:

Print name:

Company name:

Position:

Date:

Prudential is unable to transfer benefits to a scheme that is a

- (a) **Non-Registered UK Scheme:** This is a scheme, which is not approved or registered with HM Revenue & Customs and as such, does not qualify for any tax relief in the UK.
- (b) **Overseas Scheme:** This is a scheme established outside the UK, which is regulated & recognised for tax purposes as a pension scheme in the country where it was established. It must also be approved or registered in that overseas country with the relevant taxation authorities as a pension scheme or, if there is no registration or approval system the scheme must be resident (operated) there.
- (c) **Recognised Overseas Scheme:** An Overseas scheme falls into this category if it is also established;
- In a member state of the European Economic Area (EEA)
 - In a country which the UK has a double taxation agreement that contains exchange of information and non-discrimination provisions.
 - Any other country if the scheme complies with certain conditions around member access and payment of benefits.