

Our reference: TVOPAYOC/ROY/1002589/2112168
Direct line: 0113 394 9307
Email: Royallondongroup@towerswatson.com

Private and confidential

Mr B Davis
Pension Practitioner.com
33-35 Daws Lane
London
NW7 4SD

8 August 2014

Dear Mr Davis

**Royal London Group Pension Scheme (formerly RLSPF)
Transfer of benefits - Mr JR Garvey**

Thank you for your letter about Mr Garvey.

I enclose a copy of the HM Revenue & Customs form.

We will pay the transfer value for £96,725.26 (not including any Additional Voluntary Contributions) direct to your bank account within the next few days.

Bank/building society:	Church House Trust
Sort code:	60-95-31
Account name:	John Garvey Pension Scheme
Account number:	33130337

The final breakdown of the transfer value is shown below:

Guaranteed Minimum Pension	£	49,237.61
Pre 6 April 1997 other rights	£	46,382.07
Post 5 April 1997 protected rights	£	1,105.58
Total transfer value	£	96,725.26

Yours sincerely



Lee Phelps

1 Termination and change of responsibility

Notification of termination and change of responsibility from a Contracted-out Salary Related (COSR) scheme to:

- another COSR scheme
- a UK non contracted-out scheme

This form needs to be completed by the transferring pension scheme when a termination notice has not been submitted to Services to Pensions Industry, and a transfer payment has been made to another COSR scheme or a UK non contracted-out scheme.

2 Completing this form

Please:

- Read 'How to complete part 3' below
- Fill in parts 3 (over the page), 4 and 5 using capital letters

How to complete part 3

Part 3	What to do
Column 4 Rate of Revaluation	Enter the Rate of Revaluation if the receiving scheme is a COSR scheme for Guaranteed Minimum Pension.
Column 5 National Insurance number	Enter the member's National Insurance number. If the National Insurance number is not known, enter their surname, full forename(s), date of birth and termination details on a separate form CA1889.
Column 6 Surname	If the surname has changed in the last 12 months, also enter the previous surname.
Column 10 New Scheme Contracted-out number	If the notification refers to a transfer to a COSR scheme. For transfers to UK non contracted-out schemes enter A7990001X in all cases.

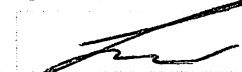
How to contact us

If you need to contact us, please phone the Contracted-out Pensions Helpline on 0300 200 3507, textphone 0300 200 3519. For our opening hours go to www.hmrc.gov.uk/contactus

4 Declaration by the employer

I declare that the details shown in part 3 of this form refer to the person(s) whose contracted-out employment in a Contracted-out Salary Related (COSR) scheme has terminated.

Signature by, or on behalf of, the employer



Name

LEE PHELPS

Date DD MM YYYY

08 08 2014

Position in company

ADMINISTRATOR

5 Declaration by the scheme

Please tick the box for the appropriate receiving scheme.

☐ The receiving scheme is a Contracted-out Salary Related (COSR) scheme. I declare that a transfer, or transfers in respect of each of the persons named overleaf has/have been made for the purpose of providing entitlement to a GMP/post 1997 COSR rights under the scheme shown at column 10 overleaf.

☒ The receiving scheme is a UK non contracted-out scheme.

I declare that due to the transfer or transfers in respect of each of the persons named overleaf each individual has been made aware of the implications of transferring to a UK non contracted-out scheme. In particular that there will no longer be a requirement for the new scheme to provide survivor benefits.

Signature by, or on behalf of, the scheme



Name

LEE PHELPS

Date DD MM YYYY

08 08 2014

Name of scheme

ROYAL LONDON

Position in scheme

ADMINISTRATOR

Address

TOWERS WATSON
PO BOX 545
REDHILL

RH1 1YX

Daytime phone number

013 344 9307

What to do now

Return the completed form to:

HM Revenue & Customs
National Insurance Contributions and Employer Office
Services to Pensions Industry
Benton Park View
Newcastle upon Tyne
NE98 1ZZ

3 Termination and Change of Responsible Paying Authority notification from a Contracted-out Salary Related (COSR) scheme
For further guidance see manual CA14 Termination of Contracted-out Employment Manual - for Salary Related Pension Schemes.

1 for official use only

EL
1-2

5 National Insurance number

6 Surname

7 Intl

8 Date contracted-out employment (in figures only)

9 Employee's earnings between Lower and Upper Earnings Limit (only complete for tax years prior to 1997-98)

	Tax year of termination	Tax year before termination
1	1996	1995
2	1997	1996
3	1998	1997
4	1999	1998
5	2000	1999
6	2001	2000
7	2002	2001
8	2003	2002
9	2004	2003
10	2005	2004
11	2006	2005
12	2007	2006
13	2008	2007
14	2009	2008
15	2010	2009
16	2011	2010
17	2012	2011
18	2013	2012
19	2014	2013
20	2015	2014
21	2016	2015
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23	2018	2017
24	2019	2018
25	2020	2019
26	2021	2020
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112	2107	2106
113	2108	2107
114	2109	2108
115	2110	2109
116	21	

20-28

29-31

32-33

Started
DD MM YY
34-39

Ended
DD MM Y

46-51

Tax year before termination
52-57

10 New Scheme Contracted-out Number (SLON)

11-18

4 Revaluation Rate indicator

1 = Section 148
3 = Fixed rate

19

11 Employee's reference number, if any

NB677779A GARVEY

JR

03082830 0697

S/A

+96001X

58-65

S/S

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