



ST. JAMES'S PLACE  
WEALTH MANAGEMENT

Administration Centre, PO Box 9034, Chelmsford, CM99 2XA  
Telephone: 0800 027 1031    [www.sjp.co.uk](http://www.sjp.co.uk)

Mr M G Kneafsey  
Liskeveen House  
Moor End Road  
Halifax  
HX2 0RX

11 November 2019

Dear Mr Kneafsey

**Retirement Account RA07201189**  
**Mr Michael Gerard Kneafsey**

Thank you for your recent enquiry.

The current unit value is £203,530.14 and the current transfer value is £200,171.90.

Please be aware that all valuations provided are not guaranteed and are based on current unit prices. The actual sum payable to the receiving scheme will be based on unit prices on the day after receipt of all required documentation in the Administration Centre

If you would like to proceed with the transfer, the enclosed claim form should be completed and returned to us

Please note that any tax free cash protection from pre 6 April 2006 rights will be lost on transfer, unless this is part of a block transfer, or Primary/Enhanced Protection applies.

If you have a right to a protected retirement age\*, you will lose this right if you transfer your benefits to another scheme unless the transfer is part of a block transfer.

(\* a protected retirement age broadly applies if, before 6 April 2006, you had an absolute right to a normal retirement age before age 50).





Should you decide to proceed with the transfer we will be sorry, but look forward to hearing from you. If you would like to discuss any aspect of the process, or to discuss your objectives further please contact your St. James's Place Partner Mark Timmins or the Administration Centre on 0800 027 1030 and we will be happy to help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'K. Traas'.

Kirstie Traas

Divisional Director – Client Services





***St. James's Place***  
***Request to Transfer***

To St. James's Place

I, Mr Michael Gerard Kneafsey, hereby request you to pay the sum shown in the schedule below representing the whole sum due on the Account mentioned therein by a crossed cheque payable as indicated below. I understand any tax free cash protection from pre 6 April 2006 rights will be lost on transfer, unless this is part of a block transfer, or Primary / Enhanced Protection applies.

**Account Number**

**Total Sum Payable**

RA07201189

£200,171.90

Receiving Scheme :.....

Payee\*/\*\*.....

\*For insured or partially insured schemes, the payment must be payable to the Insurer

\*\*For non – insured schemes, payment must be made payable to the

Trustees of the *Company Name* Retirement Benefits Scheme

Address of Payee .....

.....

.....

.....

**DECLARATION – TO BE COMPLETED IN ALL CASES**

Please pay the full proceeds of the above Account in accordance with the instructions above.

Settlement in terms of the instruction given will be full discharge of St. James's Place's liability for the benefits as described in this form.

Signed ..... Date .....

(Mr Michael Gerard Kneafsey)

The value indicated is based on unit prices on 8 November 2019. The actual value will be based on prices on the date following receipt of all the required documentation (claim form and Transfer Value Information Form) fully completed at the St. James's Place Administration Centre.





**Receiving Scheme/Policy Declaration  
(TRANSFER VALUE INFORMATION FORM)**

Please tick one	<input checked="checked" type="checkbox"/>	
Pension transfer	<input type="checkbox"/>	To be completed by the receiving scheme trustees or administrator

Open market option	<input type="checkbox"/>	To be completed by the annuity provider
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Name of transferring scheme/arrangement:	
Policy/Reference Number:	
Member's Name:	
National Insurance Number:	
Member's date of birth:	
The transferring scheme is a UK Registered Pension Scheme	

Name of receiving scheme and provider:	
Reference(to be used on correspondence and payments):	
HMRC reference number:	
Date of scheme registration:	
<b>If the Scheme has been registered within the last 24 months a copy of your HMRC approval letter must be provided</b>	
Payment details	
Cheque made payable to:	
Address:	
Reference to be included with payment (e.g. client name/policy number):	

<b>PENSION TRANSFER (please do not complete for open market option)</b>	
1. We undertake that the receiving scheme is:	
	Please tick one <input checked="checked" type="checkbox"/>
A. Registered Defined Benefit Occupational Pension Scheme	<input type="checkbox"/>
B. Registered Defined Contribution Occupational Pension Scheme	<input type="checkbox"/>
C. Individual Personal Pension Scheme	<input type="checkbox"/>
D. (i) Qualifying Recognised Overseas Pension Scheme (QROPS)	<input type="checkbox"/>
D. (ii) Country under the law of which the scheme is established and regulated:	







<b>OPEN MARKET OPTION</b>
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 note that no pension commencement lump sum will be provided on receipt of the member's fund.
Address for correspondence:

<b>DECLARATION</b>	
<input checked="" type="checkbox"/>	Please tick and complete appropriate section
<input type="checkbox"/>	<b>Receiving Scheme Declaration</b> (for pension transfer)
<input type="checkbox"/>	a) We declare that the information given above and overleaf is true and correct. <input type="checkbox"/>
<input type="checkbox"/>	b) We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with HMRC conditions of approval. <input type="checkbox"/>
<input type="checkbox"/>	c) We confirm that the transfer payment will be applied to an arrangement which satisfies the requirements of Sections 169(1D) and (1E) of Finance Act 2004 and SI2006/499 (as amended) <input type="checkbox"/>
<input type="checkbox"/>	d) If a non UK scheme, we: <ul style="list-style-type: none"><li>- are registered as a QROPS have not been excluded from being a QROPS.</li><li>- give our authority for HMRC to give information to you about our QROPS status, and;</li><li>- 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.</li></ul> <input type="checkbox"/>
<input type="checkbox"/>	<b>Annuity Provider's Declaration</b> (for open market option)
	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:	
Company name:	
Position:	
Date:	