

AMPS
ASSOCIATION OF
MEMBER-DIRECTED
PENSION SCHEMES



Whitbread Group Pension Fund
Mercer
Westgate House
52 Westgate
Chichester
PO19 3HF

9th September 2015

Dear Sirs

Scheme Name: Kobbs of Kendal Ltd Retirement Benefits Scheme
Your Reference: FN-10234417
Member Name: Miss Sylvi Vaisanen

The above named member wishes to transfer their pension held with you into the above named pension scheme that we administer.

Please find enclosed the completed Transfer Declaration forms, Additional information forms, and a copy of the schemes HMRC Registration, printed from HMRC website. The PSTR number is 00822543RY.

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.

Barclays
Account Number 83002705
Sort Code 20-57-44
Account Name Kobbs of Kendal RBS

If you have any additional requirements please notify me as soon as possible in order to prevent any delays on the transfer, alternatively I look forward to receiving confirmation that the transfer has completed.

Yours sincerely


Cranfords

t: 0844 410 0037 f: 0844 410 0038 e: admin@cranfords.biz w: www.cranfords.biz

Cranfords is the trading style of the company registered under the number of 3110950 at 1 The Pavilions,
Cranford Drive, Knutsford Business Park, Knutsford, Cheshire WA16 8ZR
and name of 3110950 Limited.

22 April 2015

Cranfords
1 The Pavilions
Cranford Drive
Knutsford
Cheshire
WA16

Private and Confidential

Our ref: FN-10234417

Subject:

WHITBREAD GROUP PENSION FUND

Transfer Value Quotation in respect of : MISS S J VAISANEN

Dear Sir/Madam

I refer to your request for a quotation of the transfer value of the above member's benefits under the scheme and enclose the relevant information. Please also ensure that the member is given a copy of the 'important notice' attached to this letter.

The calculation is in accordance with the trustees' instructions on the allowance for discretionary benefits.

If the member now wishes to transfer, then the figure is guaranteed subject to written acceptance being received by the trustees by the Guarantee Expiry Date shown on the Statement of Entitlement.

If the transfer is to proceed, please return all documentation, as quoted on the 'Transfer Check List' by the Guarantee Expiry Date.

If the transfer will be to a personal pension scheme, stakeholder pension scheme or other individual arrangement, please would you also

- confirm that the transfer will be made on your agency; and
- advise us of your SIB/FCA agency number.

Legally, the member is only entitled to one quotation of the guaranteed cash equivalent each year.

If the completed documentation is not received by the Guarantee Date the member would be unable to request another quotation until 30 March 2016. In this case the transfer process would have to start again and new documentation would have to be completed.

The Pensions Regulator has published material for pension scheme members to alert them to the dangers of 'pension scam', which can occur if a member transfers their benefits to a new pension arrangement that offers the member early access to their pension savings.

As requested by the Pensions Regulator, we have enclosed a leaflet that explains to members the dangers of transferring to such an arrangement. Please note that this is **not** intended to suggest that you are in any way involved in any type of pension scam – the Regulator has requested that we include their leaflet with **all** transfer out statements.

Please forward the enclosed leaflet on to the member and advise them that further information from the Regulator on this area is available from the Pensions Advisory Service's website at: <http://www.pensionsadvisoryservice.org.uk>.

This statement is based on the information currently held by the administrator of the scheme and is produced for information only. It is not proof of entitlement and confers no right to benefits. All benefits must be calculated and paid only in accordance with the trust deed and rules of the scheme and UK and European law, and are therefore subject to review before payment.

Mercer is providing this transfer information purely in accordance with its duty as administrator of the pension scheme, and does not profess to offer any advice in respect of the member's personal circumstances.

Yours faithfully



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MISS S J VAISANEN JW051688A
22-APR-2015

Matt Tarrant
for Mercer, administrator acting on behalf of
the trustees of the WHITBREAD GROUP PENSION FUND

Transfer checklist

Transfer from : WHITBREAD GROUP PENSION FUND
In respect of : Miss S J Vaisanen NI number : JW051688A
Transferring to : Kobbs of Kendal Ltd Retirement
Benefits Scheme

I confirm the following documents are attached:

Application to proceed with transfer of benefits form signed by the member. ☐

Declaration Form(s) signed by (Trustees/Insurance Company). ☐

The original statement of benefits sent to the member. ☐

OR

A letter signed by the member confirming the statement is no longer in their possession. ☐

Evidence of registration by HMRC. ☐

A copy of the Contracting-out Certificate (if applicable) including the relevant ECON and SCON numbers. ☒

Member/Additional information form (if included in the pack) ☐

Receiving scheme policy / reference number KOBBS OF KENDAL LTD RETIREMENT BENEFITS SCHEME

Receiving scheme payment details completed below. ☒

(To be completed by advisor/trustees/provider)

Payee: KOBBS OF KENDAL LTD RBS

Bank: BARCLAYS BANK PLC Branch: MILTON KEYNES 2

Sort Code: 20-57-44 Account Number: 83002705

Reference: KOBBS OF KENDAL LTD RBS

Failure to provide the information requested will result in delays in the transfer.



INVESTOR IN PEOPLE

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Registered in England No. 984275 Registered Office: 1 Tower Place West,
Tower Place, London EC3R 5BU

Application to proceed with transfer of benefits

To: The Trustees of WHITBREAD GROUP PENSION FUND (the pension scheme)

Name of member: MISS S J VAISANEN

I wish to transfer the value of all my benefits to LOBBS OF LONDAL LTD RS (the receiving arrangement) as an alternative to leaving those benefits, including any statutory right I may have to a guaranteed cash equivalent, in the pension scheme.

Please apply the transfer value* of my benefits in the pension scheme to secure benefits in respect of me in the receiving arrangement. I acknowledge that on payment of the transfer in accordance with my request made by completing and returning this form, duly signed and dated, the trustees will be discharged from all liability to provide any benefits for or in respect of my membership of the pension scheme.

I understand that the benefits eventually payable from the receiving arrangement may be more or less than the benefits that would have been payable in respect of me in the pension scheme.

I acknowledge that the trustees will not be responsible for the amount or type of benefits to be provided by the receiving arrangement in return for the above transfer value*.

I confirm that I am not transferring my benefits to a 'pension liberation' arrangement in order to access my benefits in any way that conflicts with Her Majesty's Revenue & Customs' requirements. I understand that were I to do so, I would be liable for the tax charges that Her Majesty's Revenue & Customs would levy on me. (If you have any concerns that the arrangement into which you are intending to transfer your benefits may be a 'pension liberation' arrangement, please see the Pension Regulator's website at: <http://www.thepensionsregulator.gov.uk/regulate-and-enforce/pension-liberation.aspx>.)

Where the transfer includes a transfer of GMP and / or section 9 (2B) rights to a contracted in occupational pension scheme or to a personal pension scheme, I confirm that:

I have received a statement from the receiving arrangement showing the benefits to be awarded in respect of the transfer payment, and

I accept that the benefits to be provided by the receiving arrangement may be in a different form and of a different amount to those which would have been payable by WHITBREAD GROUP PENSION FUND and that there is no statutory requirement on the receiving arrangement to provide survivor's benefits out of the transfer payment.

** The transfer value in respect of your benefits in the pension scheme is calculated using methods and bases determined by the trustees, after taking advice from the scheme actuary. It is guaranteed for three months from 14 April 2015. Your right to have a transfer is lost once three months has expired. It will not then be possible to apply for another transfer value until 30 March 2016.*

Signed  Date 30/04/2015

Full name: SYLVI JANE WILHELMINA VÄISÄNEN
IN BLOCK CAPITALS PLEASE

**1. SUMMARY OF DETAILS IN RESPECT OF:
MISS S J VAISANEN**

Name of Transferring Scheme: WHITBREAD GROUP PENSION FUND

1.1 Quotation Date:	14 April 2015
1.2 Guarantee Expiry Date: <i>NB. No guarantee can be offered whilst you are still in Pensionable Service</i>	13 July 2015
1.3 Total Transfer Value of benefits detailed in Section 3 Not including AVCs	£1485.39
1.4 Member's normal contributions (including member's contractual contributions transferred to the Scheme) included in the Total Transfer Value:	£323.81
1.5 Member's voluntary contributions (including voluntary contributions transferred to the scheme) excluded from the Total Transfer Value: Total Additional Voluntary Contributions	£0.00
▪ Cashable AVCs	£0.00
▪ Non-cashable AVCs	£0.00
1.6 Protected Rights included in Total Transfer Value: In respect of Pre 6 April 1997	£0.00
In respect of Post 5 April 1997	£162.09
1.7 Amount of Transfer Value which is subject to increases at 5% or RPI if less (including protected rights).	£1485.39
Amount of Transfer Value which is subject to increases at 2.5% or RPI if less (including protected rights).	£0.00
1.8 Amount of LRP included in Transfer Value (which will be reclaimed, if appropriate)	£0.00
1.9 Details of the alternative benefits within the Scheme are as stated in Section 3 and in the Scheme Details Form	
1.10 PLEASE NOTE THAT MERCER IS ACTING PURELY IN ACCORDANCE WITH ITS DUTY AS ADMINISTRATOR OF THE TRANSFERRING SCHEME AND DOES NOT PROFESS TO OFFER ANY ADVICE IN RESPECT OF THE MEMBER'S PERSONAL CIRCUMSTANCES.	

2. MEMBER DETAILS	
2.1 Member's Name (Title, Initials and Surname)	MISS S J VAISANEN
2.2 Last known address	44 ACRE MOSS LANE KENDAL CUMBRIA LA9 5PU
2.3 Date of Birth:	07 August 1981
2.4 Verified:	Y
2.5 Marital or Registered Civil Partnership Status:	Single
2.6 Membership Class	
2.7 National Insurance Number:	JW051688A
2.8 Date employment commenced:	30 July 1999
2.9 Date Contracted Out employment commenced:	06 April 2000
2.10 Date pensionable service commenced:	31 March 2000
2.11 Date pensionable service ended:	21 June 2001
<p>As you may be aware, significant changes to company pension schemes took place with effect from 6th April 2006. How these affect you will depend on decisions taken by the trustees of your scheme in the light of the new law. This statement is based on the information currently held by the administrator of the scheme and is produced for information only. It is not proof of entitlement and confers no right to benefits. The contents may be subject to review before any benefits are paid.</p>	

3. DEFINED BENEFIT COMPONENTS OF TOTAL TRANSFER VALUE PAYABLE	
3.1 Basic Scheme Amounts(BSAs)	
PENSION BENEFITS AS AT DATE PENSIONABLE SERVICE ENDED	
NB includes benefits provided from any transfers to the Scheme - see separate statement for additional information relating to the transferred in benefits.	
Element of Pension at Date of Exit	Amount per annum £
POST 97 SCH PEN SUBJECT LPI AT DOE	127.44
Total Pension at Date Pensionable Service Ended:	£127.44
On the Death of the Member before the Pension Payment Date:	
Qualifying Spouse's/Registered Civil Partner's pension:	See Scheme Details Form, Section 5, for details of benefits payable.
Member's Dependant:	
Member's Children:	
On the Death of the Member on or after the Pension Payment Date:	
Qualifying Spouse's/Registered Civil Partner's pension:	See Scheme Details Form, Section 5, for details of benefits payable.
Member's Dependant:	
Member's Children:	
LUMP SUM DEATH BENEFITS	
See Scheme Details Form, Section 5 for details of benefits payable	

3. DEFINED BENEFIT COMPONENTS OF TOTAL TRANSFER VALUE PAYABLE		
3.1 Guaranteed Minimum Pensions included within Basic Entitlements		
Element of GMP	Amount, per annum. £	Revalued Each Tax Year by:

Amount of LRP included in Transfer Value: [which will be reclaimed if appropriate]	£0.00	
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WHITBREAD GROUP PENSION FUND

(DEFINED BENEFIT CLASSES – NON REDUNDANCY)

SUPPLEMENTAL NOTES

The Scheme

Whitbread Group Pension Fund is contracted out on a mixed benefit basis, with Guaranteed Minimum Pensions (GMP) for pre 6 April 1997 service and Protected Rights for post 5 April 1997 service. It is a final salary scheme and exempt approved under Chapter 1 of Part XIV of the ICTA 1988. The Fund closed to new and existing defined benefit members on 31 December 2009. The Fund is now open on a defined contribution basis.

Inland Revenue reference of the Fund is SF/23/13814.

ECON is E3802098Y

SCON is S2313814A in respect of the COSR section and from 6 April 1997 the SCON in respect of the COMP is S8820001R

Males who left the Fund before 17 May 1990 have a Normal Pension Date (NPD) of 65, whereas for females the NPD is 60. All members who left the Fund after 17 May 1990 have an NPD of 60. However, if the member joined the Fund after 1 April 1997, their NPD will be 65. If they remain in employment with Whitbread beyond their NPD, their actual NPD will be the date they actually leave Company Service.

The fund retained the reference to Protected Rights within the Rules. Therefore Protected Rights are still payable from the Fund.

Increases in deferment

The whole of the pension at date of exit is increased in line with the Retail Prices Index (RPI) up to a maximum of 5% per annum.

This is subject to an underpin of a modified statutory minimum pension which is calculated as follows:

The GMP is revalued at the appropriate fixed rate up to NPD.

The part of the excess over GMP is revalued in line with the statutory requirements.

No discretionary increases in deferment have been awarded.

Increases in payment

Pensions are increased each 1st February in line with the Retail Prices Index up to a maximum of 5% per annum. Details below:

2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
2.3%	3.2%	2.6%	5%	4.6%	0%	5%	3.9%	3.6%	2.7%	3.1%

The full pension in payment is increased between the retirement date and Guaranteed Minimum Pension Age (GMPA). After GMPA, increases are paid on the pension in excess of the revalued GMP. Any GMP relating to service after 5 April 1988 is then increased in line with the change in the Consumer Price Index (CPI) up to 3% per annum. Any protected rights pension relating to service after 5 April 1997 is increased in line with RPI up to a maximum of 5% per annum.

No discretionary increases in payment have been awarded.

Pension

The pension is payable monthly in advance on the 1st of each month and has a five year guarantee.

Commutation

At retirement, it may be possible to exchange some of the pension for a cash sum (currently tax free), details of which will be notified to the member nearer to retirement date. The Fund has adopted Post A-Day cash rules.

Early Retirement

It may be possible for payment of the pension to commence before NPD, but not earlier than age 55. However, in some cases early retirement will not be possible due to contracting-out restrictions.

An Early Retirement Factor would be applied to pension a paid early. The members deferred pension would be revalued by the greater of increases as detailed in the section "Increases in Deferment" from date of leaving to early retirement date. From early retirement date to NPD and assumption of 3.5% for Trutsee increases and 2.75% for statutory increases would be applied for each complete year. The relevant early retirement factor is the applied to the pension at NPD.

Late Retirement

Benefits not taken at NPD remain payable from NPD. Any pension payable after NPD will be backdated to include arrears and increases, when the first payment is made.

Retirement Projections

The Trustees of the Fund do now allow projection of pension benefits more than 6 months in advance, due to unknown future revaluations.

Transfers

The Whitbread Group Pension Fund allows transfers to Section 32 Buy Outs, Personal Pensions, Occupational Schemes and Stakeholder Pensions. The Fund is not a member of a Transfer Club.

The Fund will allow partial transfers only if the receiving scheme cannot accept contracted out benefits, and the contracted out benefits will remain in the Fund.

Benefits on Death

Death before pension commences

There is a spouse's/civil partner's pension payable equal to 60% of the member's pension, revalued to date of death. In cases where there is no spouse, the capital value of the deferred pension benefits is paid at Trustee discretion, taking into consideration the beneficiaries named on the members Expression of Wish form, and the members circumstances at death.

If the capital value of the members pensions exceeds the capital value of the spouses pension then the balance is paid at Trustees discretion.

The pension is payable to the current legal spouse/civil partner. No children's pensions are paid on death in deferment.

Death after pension commences

There is a spouse's/civil partner's pension equal to 60% of the member's pension at date of death, before allowing for any commutation.

If only the Protected Rights remain, any spouse/civil partner will be entitled to a pension purchased with those Rights provided the qualifying criteria, as laid down by legislation, are met. If there is no qualifying spouse/civil partner then the protected rights will be discharged at Trustee discretion, taking into consideration the beneficiaries named on the members Expression of Wish form, or paid to the Estate.

If a member dies within five years of retiring, the balance of five years worth of pension is due as a lump sum at Trustees discretion, taking into consideration the beneficiaries named on the members Expression of Wish form, and the member's circumstances at death

Maximum Benefits

Benefits provided by the Fund are subject to HM Revenue & Customs limits.

Early Retirement Factors:

Age at Date of Retirement	Normal Pension Age	
	60	65
55	0.661	0.426
56	0.717	0.462
57	0.778	0.501
58	0.845	0.545
59	0.919	0.592
60	1.000	0.645
61		0.703
62		0.766
63		0.837
64		0.914
65		1.000

Commutation Factors:

Age at Date of Retirement	Commutation Factor
55	13.5
56	13.2
57	12.9
58	12.6
59	12.3
60	12.0
61	11.7
62	11.4
63	11.1
64	10.8
65	10.5

OCCUPATIONAL PENSION SCHEME TRANSFER DECLARATION FORM

In respect of: MISS S J VAISANEN

NI Number: JW051688A

To: The Trustees of WHITBREAD GROUP PENSION FUND

c/o the address at the top of the covering letter.

In consideration of the transfer of the sum of £ 1485.39 in respect of the above named, the Trustees of Kobbs of Kendal Ltd Retirement Benefits Scheme (hereinafter called "the Receiving Scheme") hereby confirm and undertake as follows:

[The Receiving Scheme is a registered pension scheme under section 153 of the Finance Act 2004]*

Evidence of registration by Her Majesty's Revenue & Customs (HMRC) must be attached.

[The Receiving Scheme is an insured scheme]*

The above named has been admitted to membership of the Receiving Scheme and in respect of the transfer payment will be entitled to such benefits as shall be agreed between the member and the Trustees of the Receiving Scheme.

[We undertake to treat part of the benefit provided under the Receiving Scheme (being not less than £0.00 per annum) as "equivalent pension benefits" for the purposes of the National Insurance Act 1965 in respect of contracted-out employment between 6 April 2000 and 21 June 2001 . In the event of a subsequent transfer to another Scheme we undertake to obtain a similar undertaking from such Scheme's Trustees and agree to indemnify you and the employer concerned against any claims or demands in respect of such equivalent pension benefits.]*

[We undertake to treat £ 0.00 per annum as "guaranteed minimum pension", for the purposes of the Pension Schemes Act 1993. The guaranteed minimum pension will be revalued [in line with section 148 orders] [at fixed rate] [at limited rate]*. (We undertake to treat the sum of £ 162.09 included in the transfer, as "contracted out benefits", (for the purposes of Pension Schemes Act 1993) in respect of contracted-out employment between 6 April 2000 and 21 June 2001.)*

We undertake that any transfer benefits provided in respect of contracted-out employment from 6 April 1997 will be in the same form as those provided for our scheme's own contracted-out members.*

The member is in contracted-out employment. If not in contracted-out employment, the Receiving Scheme is willing and able to accept any contracted-out liabilities and provide normal benefits instead. * PLEASE CONVERT INTO FORMER PR

Receiving scheme ECON: N/A

Receiving scheme SCON:* N/A

A copy of the contracting-out certificate must be attached.

We authorise HMRC to provide Mercer Limited, as the administrators of WHITBREAD GROUP PENSION FUND, with any information they deem necessary

in their investigation of the registration status of KOBBS OF KENDAL LTD
RETIREMENT BENEFITS SCHEME.

The HMRC reference number of KOBBS OF KENDAL LTD
RBS is
00822543RY.

The name of the principal employer and company registration number is

KOBBS OF KENDAL LTD - 08803897

Name of the Scheme Administrator for the purposes of Section 270 of the Finance
Act 2004:

CRANFORDS

Scheme Administrator ID as provided by HMRC:

A 0126204

Signature(s):



Date:

09/09/2015

Full name(s) of authorised signatory(s):

ANDY JOHNSON

Position of authorised signatory(s):

AUTHORISED SIGNATORY

*delete as appropriate

Occupational Pension Scheme – Additional Information Form

Member name: Miss S J Vaisanen

National Insurance Number: JW051688A

Transferring scheme name: WHITBREAD GROUP PENSION FUND

For the Trustees of the WHITBREAD GROUP PENSION FUND to consider Miss Vaisanen's request to transfer her benefits from WHITBREAD GROUP PENSION FUND to Kobbs of Kendal Ltd Retirement Benefits Scheme ('the receiving scheme'), please provide **ALL** of the information and supporting documents detailed below. The Trustees of the WHITBREAD GROUP PENSION FUND will not be able to consider Miss Vaisanen's transfer request until **ALL** of the requested information is provided.

Information required	Supporting evidence required	Please tick to confirm information is being provided	For Mercer use only
Date on which the receiving scheme was registered with HMRC	Copy of Registration certificate or print-off from HMRC Scheme Administrator website	Enclosed:✓.....	
Name and address of the principal employer for the receiving scheme	Print-off from Companies House WebCheck	Enclosed:✓.....	
Date of incorporation of the principal employer for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed:✓.....	
Company registration number for the principal employer for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed:✓.....	
Description of the business, service or trade provided by the principal employer for the receiving scheme	Print-off from Companies House WebCheck, where this information has been recorded by Companies house, or written description	Enclosed:✓.....	


Confirmation of whether the principal employer is an active or dormant company	Print-off from Companies House WebCheck	Enclosed:✓.....	
Name and address of the Scheme Administrator for the receiving scheme	<p>If the Scheme Administrator for the receiving scheme is a company, print-off from Companies House WebCheck</p> <p>If the Scheme Administrator for the receiving scheme is not a company, written confirmation of details</p>	Enclosed:✓.....	
If the Scheme Administrator for the receiving scheme is a company, date of incorporation of the Scheme Administrator for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	<p>Enclosed:✓.....</p> <p>N/A: receiving Scheme Administrator is not incorporated:</p>	
If the Scheme Administrator for the receiving scheme is a company, the company registration number for the Scheme Administrator for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	<p>Enclosed:✓.....</p> <p>N/A: receiving Scheme Administrator is not incorporated:</p>	
If the receiving scheme has a corporate trustee, the name and address of the corporate trustee	Print-off from Companies House WebCheck	<p>Enclosed:</p> <p>N/A: no corporate trustee:✓.....</p>	
If the receiving scheme has a corporate trustee, date of incorporation of the corporate trustee for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	<p>Enclosed:</p> <p>N/A: no corporate trustee:✓.....</p>	

If the receiving scheme has a corporate trustee, the company registration number for the corporate trustee for the receiving scheme	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed: N/A: no corporate trustee:✓.....	
Evidence that the trustees of the receiving scheme are registered with the Information Commissioner's Office as Data Controllers (if the trustees are exempt from the requirement to register as Data Controllers, please provide an explanation of why they are exempt)	Print-off from the Information Commissioner's register of data controllers or written explanation	ICO register print off enclosed:✓..... <i>will follow.</i> Written explanation enclosed:	
Name, address , account number and sort code for the bank account for the trustees of the receiving scheme	Confirmation of trustees' bank account details	Enclosed:✓.....	
If the transfer payment is not to be paid direct to the trustees' account, please provide an explanation of why the payment is being made to a different account	Written explanation	N/A: payment is to be made to trustees' account:✓..... Written explanation enclosed:	
Confirmation that the member is a member of the receiving scheme	Copy of member's application to join the receiving scheme or written confirmation that the member has been automatically enrolled into the receiving scheme	Copy of application enclosed:✓..... Confirmation of automatic enrolment enclosed:	
Details of all organisations that provide investment services for the trustees of the receiving scheme and, if these service	Written confirmation Print-off from the FCA register for each	Enclosed:✓.....	

providers are registered with the Financial Conduct Authority, evidence of registration	registered investment provider		
Details of the fund manager (s) appointed by or on behalf of the trustees of the receiving scheme (if the receiving scheme is exempt from the requirement to appoint a fund manager, please provide an explanation of why it is exempt)	Written confirmation	Enclosed:✓.....	
If the member's benefits include contracted out rights and the receiving scheme is contracted in, evidence that the member has received an illustration of the benefits that would be provided in the receiving scheme in exchange for the transfer payment	Copy of the illustration provided to the member	Enclosed:✓.....	
		N/A: member's benefits do not include contracted out rights or receiving scheme is contracted out:	

I confirm that all of the information requested above has been provided and that this information is correct and complete. I confirm that I will notify Mercer, as administrators of the transferring scheme, if any of the information I have provided changes before the transfer is complete.

Signed on behalf of the Scheme Administrator of the receiving scheme:



 Andy Johnson - AUTHORISED SIGNATORY
 Date: 9th September 2015

PERSONAL PENSION SCHEME TRANSFER DECLARATION FORM

TRANSFERRING SCHEME DETAILS:

Name of Trustees: The Trustees of the WHITBREAD GROUP PENSION FUND

Address of Trustees: c/o the address at the top of the covering letter.

Member's Full Name: MISS S J VAISANEN

National Insurance Number: JW051688A

Total Transfer Value, not including AVCs, to be paid to the Personal Pension Scheme: £ 1485.39

PERSONAL PENSION SCHEME DETAILS:

Full Name of Personal Pension Scheme Provider:

Name of Personal Pension Scheme:.....
(hereinafter called "the Personal Pension Scheme".)

Address of Personal Pension Scheme:

Pension Scheme Tax Reference:.....

Evidence of registration by Her Majesty's Revenue and Customs (HMRC) must be attached

Payee in respect of transfer value:
(If the Personal Pension Scheme is underwritten by a Life Office the payment must be made to the Life Office.)

DECLARATION BY PERSONAL PENSION SCHEME:

TICK BOX

1) The Personal Pension Scheme is a registered pension scheme under section 153 of the Finance Act 2004

☐

2) The Personal Pension Scheme is underwritten by a Life Office

☐

3) The Personal Pension Scheme is partly non-insured or no Life Office is involved.

☐

The Personal Pension Scheme is able and willing to accept the Total Transfer Value and will use it to provide money-purchase benefits for and in respect of the member.

☐

The Personal Pension Scheme does not fall within either 2 or 3 above and we therefore authorise HMRC to provide Mercer, as administrators of the WHITBREAD GROUP PENSION FUND, with any information they deem necessary in their investigation of the registration status of the Personal Pension Scheme.*

Signed:..... **date**

Full Name of Authorised Signatory:

Position of Authorised Signatory:

Personal Pension Provider's official Stamp:

* delete as appropriate

Personal Pension Plan – Additional Information Form

Member name: Miss S J Vaisanen

National Insurance Number: JW051688A

Transferring scheme name: WHITBREAD GROUP PENSION FUND

For the Trustees of the WHITBREAD GROUP PENSION FUND to consider Miss Vaisanen's request to transfer her benefits from WHITBREAD GROUP PENSION FUND to Kobbs of Kendal Ltd Retirement Benefits Scheme ('the receiving scheme'), please provide **ALL** of the information and supporting documents detailed below. The Trustees of the WHITBREAD GROUP PENSION FUND will not be able to consider Miss Vaisanen's transfer request until **ALL** of the requested information is provided.

Information required	Supporting evidence required	Please tick to confirm information is being provided	For Mercer use only
Date on which the receiving plan was registered with HMRC	Copy of Registration certificate or print-off from HMRC Scheme Administrator website	Enclosed:	
Name and address of the Scheme Administrator for the receiving plan	Written confirmation or print-off from Companies House WebCheck	Enclosed:	
If the Scheme Administrator for the receiving plan is a company, date of incorporation of the Scheme Administrator for the receiving plan	Copy of certificate of incorporation or print-off from Companies House WebCheck	Enclosed: N/A: receiving Scheme Administrator is not incorporated:	
If the Scheme Administrator for the receiving plan is a company,	Copy of certificate of incorporation or print-	Enclosed:	

the company registration number for the Scheme Administrator for the receiving plan	off from Companies House WebCheck	N/A: receiving Scheme Administrator is not incorporated:	
Confirmation that the provider of the receiving plan has permission under the Financial Services and Markets Act 2000 to establish a Personal Pension Scheme	Written confirmation that the provider has the necessary permission	Enclosed:	
Evidence that the provider of the receiving plan is registered with the Information Commissioner's Office as Data Controllers	Print-off from the Information Commissioner's register of data controllers	ICO register print off enclosed:	
Confirmation that the member is a member of the receiving plan	Copy of member's application to join the receiving scheme or written confirmation that the member has been automatically enrolled into the receiving scheme	Copy of application enclosed:	
		Confirmation of automatic enrolment enclosed:	
Evidence that the provider of the receiving plan is registered with the Financial Conduct Authority	Print-off from the FCA register	Print off from FCA register enclosed:	
If the member's benefits include contracted out rights, evidence that the member has received an illustration of the benefits that would be provided in the receiving plan	Copy of the illustration provided to the member	Enclosed:	

in exchange for the transfer payment		N/A: member's benefits do not include contracted out rights:	
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I confirm that all of the information requested above has been provided and that this information is correct and complete. I confirm that I will notify Mercer, as administrators of the transferring scheme, if any of the information provided changes before the transfer is complete.

Signed on behalf of the Scheme Administrator of the receiving plan:

.....

Date:

Pension Schemes - View Current Scheme Details

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Current scheme details

Pension Scheme Name	Kobbs of Kendal Ltd Retirement Benefits Scheme
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	07 Sep 2015
Name of Scheme Administrator who submitted the application for registration	3110950 t/a Cranfords
Scheme status	Open
Sub-scheme	No
Pension scheme structure	Single
The scheme is an investment regulated pension scheme ?	Yes
Band of number of scheme members	2-11
Registered for Relief at source	No
Occupational pension scheme ?	Yes
Country or Territory scheme established	United Kingdom

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Companies House

Company Details

Name & Registered Office:

KOBBS OF KENDAL LTD

44 ACRE MOSS LANE

KENDAL

CUMBRIA

ENGLAND

LA9 5QE

Company No. 08803897

Status: Active

Date of Incorporation: 05/12/2013

Country of Origin: United Kingdom

Company Type: Private Limited Company

Nature of Business (SIC):

47290 - Other retail sale of food in specialised stores

Accounting Reference Date: 30/04

Last Accounts Made Up To: (NO ACCOUNTS FILED)

Next Accounts Due: 05/09/2015 OVERDUE

Last Return Made Up To: 05/12/2014

Next Return Due: 02/01/2016

Mortgage: Number of charges: (0 outstanding / 0 satisfied / 0 part satisfied)

Last Members List: 05/12/2014

Previous Names:

No previous name information has been recorded over the last 20 years.

UK Establishment Details

There are no UK Establishments associated with this company.

Overseas Company Info

There are no Overseas Details associated with this company.



Companies House

Company Details

Name & Registered Office:

3110950 LTD

1 THE PAVILIONS CRANFORD DRIVE

KNUTSFORD BUSINESS PARK

KNUTSFORD

CHESHIRE

WA16 8ZR

Company No. 03110950

Status: Active

Date of Incorporation: 06/10/1995

Country of Origin: United Kingdom

Company Type: Private Limited Company

Nature of Business (SIC):

64929 - Other credit granting not elsewhere classified

Accounting Reference Date: 31/01

Last Accounts Made Up To: 31/01/2014 (TOTAL EXEMPTION SMALL)

Next Accounts Due: 31/10/2015

Last Return Made Up To: 06/10/2014

Next Return Due: 03/11/2015

Mortgage: Number of charges: (0 outstanding / 0 satisfied / 0 part satisfied)

Last Members List: 06/10/2014

Previous Names:

Date of change

30/06/2008

02/07/2003

21/05/2003

Previous Name

HOME IMPROVEMENT FINANCE LIMITED

P.D.Q. FINANCE LIMITED

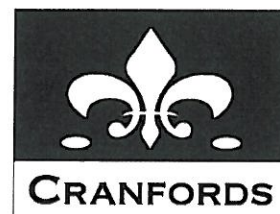
HOME IMPROVEMENT FINANCE LIMITED

UK Establishment Details

There are no UK Establishments associated with this company.

Overseas Company Info

There are no Overseas Details associated with this company.



AMPS
ASSOCIATION OF
MANAGER DIRECTED
PENSION SCHEMES



PERMITTED INVESTMENTS

- ❖ Cash
- ❖ Stocks and Shares listed or traded on an FCA recognised stock exchange
- ❖ Futures and Options traded on an FCA recognised stock exchange and purchased through a stockbroker regulated by the FCA
- ❖ Unquoted stocks and shares in unconnected companies
- ❖ Regulated Collective Investment Schemes, including unit trusts, open ended investment companies, investment trusts, exchange traded funds and insurance company funds
- ❖ FCA recognised offshore funds
- ❖ Traded endowment policies bought through an FCA regulated broker
- ❖ Structured products
- ❖ Direct investment in UK commercial property
- ❖ UK Real Estate Investment Trusts
- ❖ Genuine Diverse Commercial Vehicles
- ❖ Commercial loans to unconnected parties and SSAS Sponsoring/Participating Employer
- ❖ Deposit Accounts with authorised and regulated financial institutions
- ❖ Gold bullion

Investments NOT accepted

Any investment that would create an unauthorised payment from the pension fund or that would constitute taxable property for purposes of HMRC taxable property regulations governing UK registered pension arrangements. For example most types of direct investment in residential property, works of art, fine wines and diamonds.

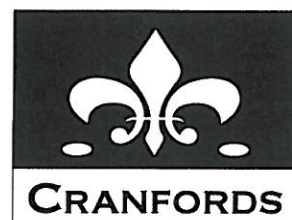
We will consider each investment on its own merits to assess whether it may be included within our SSAS arrangement.

The guidance notes are aimed at financial advisers and do not constitute advice. If you are a private investor, you should always seek independent financial advice



t: 0844 410 0037 f: 0844 410 0038 e: admin@cranfords.biz w: www.cranfords.biz

Cranfords is the trading style of the company registered under the number of 3110950 at 1 The Pavilions,
Cranford Drive, Knutsford Business Park, Knutsford, Cheshire WA16 8ZR
and name of 3110950 Limited.



AMPS
ASSOCIATION OF
MEMBER-DIRECTED
PENSION SCHEMES



Miss S J W Vaisanen
44 Acre Moss Lane
Kendal
Cumbria
LA9 5QE

9th September 2015

Dear Miss Vaisanen

Kobbs of Kendal Ltd Retirement Benefits Scheme

Please be advised that it is not normal practice for us to provide illustrations for our schemes as there is no legal requirement to do so and the illustrations rarely provide an accurate portrayal of the benefits you will receive as fund values, legislation and the calculation basis are subject to change.

However in this instance we have provided an illustration on your Whitbread Group Pension Fund transfer from Mercer at their request.

What you might get back in your retirement

Please find below an illustration with the aim to show you what you might get back in today's terms when you retire in relation to the transfer from your Whitbread Group Pension Fund. The Financial Reporting Council sets standard growth rates that can be used in calculating these projections.

These figures are purely for illustrative purposes and are not guaranteed. The actual amount that you will get back will depend on a number of different factors including, the performance of your investments, the level of charges applied, the interest rates achievable at the time you retire and the size and timing of future contributions.

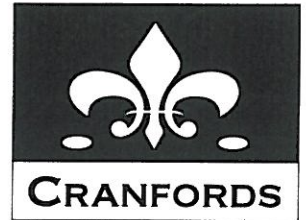
We would always recommend that you seek Independent Financial Advice when reviewing your pension arrangements.

	The Fund attributable to you could be	Which could provide you with a taxable annual pension of	Taxable annual pension figure in today's terms
At 65	£3,033	£128.84	£59.93



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PENSION SCHEMES



In reaching the values set out above, we have made the following assumptions:

- The benefits attributable to you will grow at a uniform 5% per annum.
- Inflation each year will be at a constant rate of 2.50%.
- You intend to retire on your 65th birthday.
- You intend to take 25% of your fund as a Tax Free Lump Sum and use your remaining fund to designate to drawdown.
- That once in payment, your pension income will remain level (i.e. it will not increase).
- The total amount of all of your pension benefits will not be more than your Personal Lifetime Allowance.
- Your pension will commence payment on your retirement date and every month from then.

I trust this is in order however if you require any further information please do not hesitate to contact us.

Yours sincerely,



Emma Dane
Senior Pensions Administrator



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