

Ford Hourly Paid Contributory Pension Fund

AUTHORITY TO DISCLOSE INFORMATION

Name Leonard Clifford Liverpool
Date of Birth 22nd June 1964
Membership number 11811690

I authorise the Trustee(s) and Ford Pension Funds Administration as their agents to deal with enquiries from, and disclose information to, the persons or bodies named below, in connection with the possible transfer of my benefits:

Please fill in below the name and address of the Financial Adviser and/or the pension scheme you want Ford Pension Funds Administration to deal with in connection with this possible transfer:

Financial Adviser's Name:

Financial Adviser's Address:

.....

.....

.....

New Pension Scheme Name:

Contact's Name:

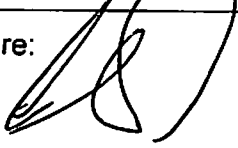
New Scheme's Address:

.....

.....

.....

Please sign here to authorise the disclosure of information

Signature: 	Date signed:
--	--------------

When you have filled in and signed this Form, please return it to me at Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

RECEIVING SCHEME FORM

Member's Name
Ceding Scheme

Leonard Clifford Liverpool
Ford Hourly Paid Contributory Pension Fund

Please answer the following questions in relation to the pension scheme or policy receiving the transfer for the above-named member:

What is the Scheme's HMRC Reference Number?

What is the Scheme's SCON/ECON/ASCON?
(if applicable)

Is the Scheme a Registered Pension Scheme
in accordance with Part 4 of the Finance Act 2004?

Yes

☐

No

☐

Is the Scheme a Qualifying Recognised Overseas
Scheme?

Yes

☐

No

☐

Is the Scheme a Retirement Annuity Contract previously
approved under Chapter III Part XIV of the ICTA?

Yes

☐

No

☐

Is the Scheme an insured scheme?

Yes

☐

No

☐

Is the Scheme a self-administered scheme?

Yes

☐

No

☐

Is the Scheme prepared to accept a transfer value
relating to the member's contracted out rights?

Yes

☐

No

☐

If the transfer is to a contracted out occupational pension scheme, at what date did the above-named member start contracted out employment in that scheme?

.....

If the transfer goes ahead, to whom should the payment be made?

.....

I understand that payment of the transfer value may be withheld if any doubts exist as to the status of the pension scheme or policy receiving the transfer and that reference to HM Revenue & Customs may be made to establish definitively that status in relation to this transfer before payment is made. I authorise HM Revenue & Customs to disclose all information requested by Ford Pension Funds Administration in relation to the status of the scheme receiving the transfer.

A representative of the pension scheme must sign here to confirm that the responses given above are correct and to authorise the disclosure of information

Signature:



Date signed:

Full Name:
Position in respect of the scheme:
Name of the scheme:

When completed, please return this Form to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

Ford Hourly Paid Contributory Pension Fund

LIFETIME ALLOWANCE (LTA) QUESTIONNAIRE (This form only needs to be completed if you want to transfer to a Qualifying Recognised Overseas Pension Scheme)

Name:	Leonard Clifford Liverpool
Date of Birth:	22/06/1964
National Insurance Number:	NE005020C
Membership Number (FIN):	11811690

HM Revenue & Customs (HMRC) have set a limit on the value of pension benefits you can have, from all the pension schemes to which you belong, without incurring a tax charge. This limit is called the Lifetime Allowance (see note 1 on page 5). If the value of your pension benefits is more than your LTA, a tax charge applies to the excess. To enable us to determine if a tax charge applies to your Fund benefits, please answer the questions below.

1.	Do you have a certificate of Enhanced Protection from HMRC which will be valid at the date of your transfer? (see note 2)	Yes/No
2.	Do you have a certificate of Primary Protection from HMRC which will be valid at the date of your transfer? (see note 3)	Yes/No
3.	Do you have an Enhanced Lifetime Allowance certificate from HMRC? (see note 4)	Yes/No
4.	(a) Do you have a certificate of Fixed Protection from HMRC? (see note 5) (b) Will this be valid at the date of your transfer?	Yes/No Yes/No

If you have any of the above certificates, please enclose them with this questionnaire.

If you have answered Yes to question 2,3 or 4 above, please complete question 5 below and questions 6 - 8, if appropriate.	
5. Have you received, or will you receive, any other pension benefits, from any scheme either as a lump sum or as a pension, on or before your transfer date? <i>(see note 6) If you have answered Yes, please answer questions 6, 7 & 8.</i>	Yes/No
6. Are you currently receiving a pension which commenced before 06/04/2006? <i>If you have answered yes please complete Table 1.</i>	Yes/No
7. Have you already received any benefits (including a lump sum) from another pension scheme which started on or after 06/04/2006 or will you start to receive any such benefits on or before your transfer date? <i>If you have answered yes please complete Table 2.</i>	Yes/No
8. Have you, on or after 06/04/2006, transferred the value of any pension benefits to a Qualifying Recognised Overseas Pension Scheme or will you do so on or before your transfer date? <i>If you have answered yes please complete Table 2.</i>	Yes/No

Once you have answered these questions, please sign the declaration below.

DECLARATION

I declare that:

- To the best of my knowledge, the answers to the questions above are correct and the information that I have given in the tables enclosed with this questionnaire is correct and complete;
- I understand that failure to provide information, or the provision of wrong information may result in a delay in the payment of my pension benefits and may result in a tax charge and/or penalty being imposed by HMRC that I will be personally liable for;
- I undertake to tell you if the information I have given changes before my transfer date.

Signature: 	Date signed:
--	--------------

When you have signed and dated this Form, please send it to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

LIFETIME ALLOWANCE QUESTIONNAIRE INFORMATION FORM

TABLE 1

Fill in this table if you were being paid a pension from one or more pension schemes at 05/04/2006

	Name of pension scheme or insurer	Yearly pension before tax (see note 2 below)	LTA percentage (see note 3 below)
Pension 1			
Pension 2			
Pension 3			
Pension 4			
Pension 5			
Pension 6			

Notes:

- Please fill in a row in the table above for each pension you were being paid on 05/04/2006. If, at that date, you were in receipt of an unsecured pension (income drawdown) please indicate which, if any, of the pensions were being taken as income drawdown.
- If this is the first time you have taken benefits under any registered pension scheme on or after 06/04/2006, please show the yearly pension rate as it is (or will be) on the transfer date.
- If you have previously taken benefits on or after 06/04/2006 under a registered pension scheme, the scheme under which you took those benefits will have calculated the LTA percentage at the date you took benefits under that scheme – please insert the relevant percentage. If you do not have this percentage, you should contact that scheme for confirmation of the LTA percentage in respect of your benefits in payment on 05/04/2006. Please enclose a copy of the letter from the scheme confirming the LTA percentage used.
- If you have more than six benefits, please provide the additional information on a separate sheet.

LIFETIME ALLOWANCE QUESTIONNAIRE INFORMATION FORM

TABLE 2

Fill in this table if you have benefits from one or more pension schemes which were or will be transferred out to a Qualifying Recognised Overseas Pension Scheme (QROPS) or which started or will start payment at any date from 06/04/2006 to your transfer date (including any which will be payable on either of those dates).

	Name of pension scheme or insurer	Date started or is due to start	LTA percentage
Pension 1			
Pension 2			
Pension 3			
Pension 4			
Pension 5			
Pension 6			

Notes:

- Please fill in a row in the table above for each pension or benefit (including where you have chosen to take income drawdown whether or not you are actually taking any income) which started to be paid or was transferred to a QROPS on or after 06/04/2006. You should also include any benefit which will come into payment and any transfer to a QROPS which will be paid on or before the transfer date.
- Please contact the pension provider for confirmation of the LTA percentage of your benefits if you don't already have it. Once you have received this information, please insert the percentage in the table and enclose a copy of the letter from the provider with this form
- If you have more than 6 benefits, please provide the additional information on a separate sheet.
- If you have benefits from this Fund and other pension arrangements being paid from or transferred on the same day and your total benefits are over your LTA, you will have to say in which order these benefits are being taken. In this case, I will contact you.

Ford Hourly Paid Contributory Pension Fund
TRANSFER REQUEST

Name	Leonard Clifford Liverpool
Date of Birth	22nd June 1964
National Insurance Number	NE005020C
Membership Number (FIN):	11811690

I confirm that I have read the Transfer Value Statement and Notes relating to my benefits.

I confirm that I wish the value of my benefits to be transferred as set out below.

(Please fill in below the name and contact details of the registered pension scheme or qualifying recognised overseas pension scheme you want the transfer value paid to. If the transfer value needs to be split, please show the details for each recipient.)

Scheme or insurer:

Full name of scheme or insurer:.....

Address:.....

.....

.....

Contact name or reference:.....

I understand that:

- once payment has been made, neither I nor my dependants will have any further claim on the Fund or on the Trustee(s) in relation to the benefits to which the transfer value relates.
- the Trustee(s) have a duty to make sure that the receiving scheme is authorised and able to accept the transfer, and that the Trustee(s) may refuse to make the transfer until they have fully satisfied themselves this is the case.

I authorise the Trustee(s) or their agents to make contact with the receiving scheme to arrange the transfer. My contact details are shown below: *(please fill these in)*

My home address:.....

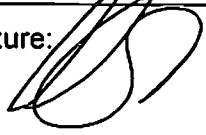
.....

.....

My telephone number:.....

My email address:.....

Please sign here to confirm that you want the transfer to go ahead

Signature: 	Date signed:
--	--------------

When you have completed this form, please return it to Ford Pension Funds Administration, Leatherhead House, Station Road, Leatherhead, Surrey KT22 7ET .

LIFETIME ALLOWANCE NOTES

1. The standard LTA is currently £1.5 million. Your personal LTA may be more than this. Unless you have Enhanced Protection, once you have received pension benefits whose value is equal to your personal LTA, any further benefits are subject to a tax charge (the Lifetime Allowance charge). This is 25% of the excess which is used to provide you with a pension and 55% of the excess payable as a lump sum.
2. Enhanced Protection gives complete protection against the LTA charge. Anyone who had pension rights at 06/04/2006 could apply for Enhanced Protection. However, Enhanced Protection is lost if benefit accrual after 05/04/2006 exceeds a limited amount. Normally, therefore, anyone with Enhanced Protection will have ceased to be an active member of a pension scheme on 05/04/2006
3. If you had already accrued pension benefits worth more than £1.5 million at 06/04/2006 you could apply to HMRC for protection from the LTA charge on your benefits at that date. This is called Primary Protection and provides you with an LTA which is higher than the standard LTA. If you applied for Primary Protection and HMRC accepted your application, you will have been issued with a certificate confirming the extent to which your benefits are protected.
4. In certain circumstances (for example a transfer into a registered pension scheme from a Qualifying Recognised Overseas Pension Scheme) you may have become entitled to a Lifetime Allowance Enhancement factor, which will increase your LTA above the standard LTA. If you applied to HMRC for an enhancement factor, HMRC will have issued you with a certificate setting out the amount by which the standard LTA is enhanced.
5. If you were in a pension scheme before 06/04/2012 (when the standard LTA was reduced from £1.8 million to £1.5 million) you could apply to HMRC to have your benefits protected from the reduction in the LTA. This is Fixed Protection. It is lost if, at any time, benefits accrue above a certain level.
6. "Benefits" means a pension coming into or already in payment to you or a cash lump sum paid or payable to you from a registered pension scheme. It does not include State Pensions, and widow's, widower's, civil partner's or dependant's pensions. Nor does it include lump sums paid on the grounds of triviality or where a scheme is wound up (a winding up lump sum).

You are personally responsible for making sure that those who pay your benefits know about all of your benefits from all sources, and any additional tax due is paid.

It is essential that you tell me about any benefits which are already being paid to you or will begin to be paid to you on or before your transfer date. This will let me check if the value of your benefits is over your LTA and so subject to the tax charge.

The types of pension schemes where you may have benefits include:

- a former employer's UK pension scheme;
- a UK Freestanding Additional Voluntary Contribution scheme;
- a UK Retirement Annuity Contract;
- a UK Personal or Stakeholder pension scheme;
- an annuity policy issued to which benefits have been transferred from a former employer's scheme.

Please note that you will need to return the Lifetime Allowance Questionnaire and supporting documents to me as soon as possible, for me to be able to pay your benefits.