

Date	06/04/2017	Our Ref	Admin Support
Pension Practitioner Daws House 33-35 Daws Lane London NW7 4SD		Tilney Financial Planning (National) 3 rd Floor, Vantage Point Hardman street Manchester, M3 3HF FCA No: 134190 Email: nw.support@tilney.co.uk Tel: 0161 819 7175	
Department: Pension new business		Your Ref	
Client Name	MCL SSAS		
Plan			
DOB			
Enclosed:		Required	
X	Certificate for fixed protection for Mr Simon Rafiq Marfani	X	Acknowledgement
X	Certificate for fixed protection for Mr John Tariq Marfani	X	Acknowledgement
Hi Please find enclosed the above forms for for MCL SSAS. If you have any problems please do not hesitate to contact me. Kind Regards  Gareth Edwards Financial Planning Support			



Northern Assurance Buildings, 9-12 Princess Street, Albert Square, Manchester, M2 4DN

Telephone: 0161 832 6413 Fax: 0161 834 2230 Email: laura.surtees@hwfs.co.uk

Authorised and regulated by The Financial Services Authority

Registered Office : 6 Chesterfield Gardens, London, W1J 5BQ Registered in England & Wales, company no. 2030706

255002:00000278:001

Mr Simon Rafiq Marfani
3 Mersey Meadows
Mersey Road
Didsbury
Manchester
M20 2EB

Pension Schemes Services
FitzRoy House
Castle Meadow Road
Nottingham
NG2 1BD

Phone 0845 600 2622
For our opening hours go to
www.hmrc.gov.uk or phone us

Fax 0115 974 1480

Date 25 March 2012

Certificate reference number 8014256P

National Insurance number NP 19 86 52 D

This certificate confirms that you are relying on *fixed protection* to reduce or eliminate liability to the lifetime allowance charge (see note 1). You must give your Scheme Administrator your certificate number at every benefit crystallisation event, until you have used up all of your protected lifetime allowance. If you don't you may not benefit from the protected lifetime allowance.

Your lifetime allowance is the greater of £1.8 million or the standard lifetime allowance.

Your lifetime allowance will remain at the greater of £1.8 million or the standard lifetime allowance where you continue to meet the conditions for *fixed protection* (see note 2).

Your protection is valid from 6 April 2012.

Misuse of this certificate may result in a financial penalty.

Notes

1 *Fixed protection* is protection against a lifetime allowance charge in accordance with paragraph 14, Schedule 18 Finance Act 2011.

2 Failure to continue to meet the conditions in paragraph 14, Schedule 18 Finance Act 2011 will mean that *fixed protection* will no longer apply and the standard lifetime allowance will apply. If an event occurs whereby paragraph 14, Schedule 18 Finance Act 2011 no longer applies you must tell HM Revenue & Customs within 90 days of the event happening. If you don't you may be liable to a financial penalty.

085008:00000003:001

Mr John Tariq Marfani
CHERRYHOLT FARM
BURLEYHURST LANE
MOBBERLEY
KNUTSFORD
WA16 7LP

Pension Schemes Services
FitzRoy House
Castle Meadow Road
Nottingham
NG2 1BD

Phone 0845 600 2622
For our opening hours go to
www.hmrc.gov.uk or phone us

Fax 0115 974 1480

Date 08 March 2017

Certificate reference number 8014263X
National Insurance number NB 62 45 96 B

This certificate confirms that you are relying on *fixed protection* to reduce or eliminate liability to the lifetime allowance charge (see note 1). You must give your Scheme Administrator your certificate number at every benefit crystallisation event, until you have used up all of your protected lifetime allowance. If you don't you may not benefit from the protected lifetime allowance.

Your lifetime allowance is the greater of £1.8 million or the standard lifetime allowance.

Your lifetime allowance will remain at the greater of £1.8 million or the standard lifetime allowance where you continue to meet the conditions for *fixed protection* (see note 2).

Your protection is valid from 6 April 2012.

Misuse of this certificate may result in a financial penalty.

Notes

1 *Fixed protection* is protection against a lifetime allowance charge in accordance with paragraph 14, Schedule 18 Finance Act 2011.

2 Failure to continue to meet the conditions in paragraph 14, Schedule 18 Finance Act 2011 will mean that *fixed protection* will no longer apply and the standard lifetime allowance will apply. If an event occurs whereby paragraph 14, Schedule 18 Finance Act 2011 no longer applies you must tell HM Revenue & Customs within 90 days of the event happening. If you don't you may be liable to a financial penalty.