

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

Your ref: Brad Davis
Our ref: PP Claims
Phone: 08456 10 00 10
Fax: 0131 549 4225

Quote number: ETVQ00063955
12 August 2010

Dear Mr Davis

Contract type:

Personal Pension Plan

Plan number(s):

4269238

**HMRC Ref No / Pension
Scheme Tax Ref No:**

Planholder: Mr David John Nicklin

Thank you for your recent enquiry about the above plan. The information you asked for is detailed below:

Please note that the following figures aren't guaranteed and we've prepared them using the contributions paid, bid price and bonus rates (if applicable) as at 9 August 2010.

Plan number	Fund	Indexed	Current fund value	Fund payable on transfer
4269238	NPR	No	£0.00	£0.00
	PRP	Yes	£14,968.32	£14,022.47

NPR - non-protected rights

PRP - protected rights

The fund payable on transfer above includes the following:

Plan number	Market value reduction	Smoothing adjustment	Final bonus	Loyalty bonus
4269238	£0.00	£0.00	£0.00	£0.00

The current fund values quoted above don't include any market value reduction, smoothing adjustment, final bonus or loyalty bonus.

We don't guarantee the amount payable on transfer. The actual transfer value payable may vary from the quotation, as the value of the investments could fall as well as rise before we complete the transfer. We'll process the transfer after we've received all the completed documents. We'll calculate the actual transfer value on the date we've received all the necessary, completed documents.

An external transfer isn't classed as a benefit crystallisation event, so it won't be tested against the lifetime allowance.

As this transfer includes an element of protected rights, the planholder should complete the relevant HM

Revenue & Customs (HMRC) form, sign it and return it to us with our transfer forms. Which form is relevant depends on the legislation governing the receiving arrangement, so you should ask HMRC (or the receiving insurer) to send it to you. Please note that we won't go ahead with the transfer until we've received the completed form.

We aren't aware of any pension sharing or attachment order restrictions or bankruptcy proceedings on this plan at present.

The planholder isn't entitled to a protected tax-free cash sum under this plan.

If the transfer is to go ahead, please complete the following forms in full and return them to this office according to the following instructions:

Part 1 - Receiving scheme payment details

To be completed by the administrators of the receiving scheme

Part 2 - Pension transfer confirmation

To be completed by the administrators of the receiving scheme

Part 3 - AEGON transfer instruction

To be completed by the planholder

Please note that any life assurance benefit and/or waiver of contribution cover attached to the plan will be cancelled when it's transferred or when the planholder takes their benefits.

Please note that it isn't our policy to complete transfer application forms or questionnaires as we include all necessary information in our settlement letter.

Just contact us on 08456 10 00 10 if you have any questions or need any other information. Please note that we can only transfer a plan once we've received all the relevant information and authorisation.

Yours sincerely



Ronnie Scott
Head of Customer Service
Individual Pensions & Investments

Encls



Planholder: Mr David John Nicklin
National Insurance Number: NS206994A

Quote number: ETVQ00063955
Date of Birth: 27/06/1969

Part 1 - Receiving scheme payment details

To be completed by the receiving scheme trustees or administrator

Transferring scheme details

Plan/Reference number(s):	4269238	Contract type:	Personal Pension Plan
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The transferring scheme(s) is / are a UK registered pension scheme.

Receiving scheme details

Name of receiving scheme/provider:
Our reference: <i>(to be used on all correspondence and payments)</i>
Please confirm <i>either</i> : direct credit (preferred) or cheque details
Direct credit details: <i>(if appropriate)</i> Sort code: Account number: Account payee name:
Cheque details: <i>(if appropriate)</i> Cheque made payable to: Address: Reference to be included: <i>(ie plan number or member/planholder name)</i>

Part 2 - Pension transfer confirmation

(Please do NOT complete if an open market option is required.)

1. We undertake that the receiving scheme is: *(please tick one only)*

- A. Registered defined benefit occupational pension scheme
- B. Registered defined contribution occupational pension scheme
- C. Individual personal pension scheme
- D. Unsecured pension plan

☐
☐
☐
☐

2. We are/are not* able to accept contracted-out benefits.

3. Contracting-out basis: Defined benefit/Defined contribution

4. ASCN ECON SCON

5. Receiving scheme registration number

* Delete as appropriate.

Receiving scheme declaration

- a We declare that the information we have given above and overleaf is true and complete.
- b We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with the requirements of the Finance Act 2004.
- c If contracted-out benefits are being transferred, they will be applied to provide appropriate contracted-out benefits.
- d Where the transfer comes from an unsecured pension plan, we confirm that the transfer will be applied accordingly to provide income withdrawals.

Date: ____ / ____ / ____

Signed:

Company name:

Position:

Part 3 - AEGON transfer instruction

Plan number(s):	4269238
Name:	Mr David John Nicklin
Transfer value:	£14,022.47
Non-protected rights:	£0.00
Protected rights:	£14,022.47
Date of quote:	09/08/10

The transfer value is not guaranteed. The actual transfer value may vary from this quotation as the value of your investment could fall as well as rise before the transfer is completed. We'll calculate the actual transfer value at the date we receive all the necessary, completed documents.

Please complete the appropriate sections below.

To be completed by the planholder

I wish to transfer my benefits as follows:

- i Transfer both the **non-protected rights** and the **protected rights** to the receiving scheme/insurer below. Yes/No*
- ii Transfer only the **non-protected rights** to the receiving scheme/insurer below. Yes/No*
- iii Transfer only the **protected rights** to the receiving scheme/insurer below. Yes/No*

Receiving scheme/insurer:

1. I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.
2. I agree that payment of the transfer value will be a full discharge of AEGON's liability in respect of the rights being transferred under all the plans shown above.

Date ____ / ____ / ____ Signed



Scheme information factsheet

We can confirm that Scottish Equitable stakeholder pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004. As such, they meet the CAT Standards and all of the conditions set out in section 1 of the Welfare Reform and Pensions Act 1999 (ASCN: A7800026M, pension scheme tax reference: 00619024RG).

We can confirm that Scottish Equitable personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619022RA).

We can confirm that Scottish Equitable flexible personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (ASCN: A7001070A, pension scheme tax reference: 00619027RP for non-protected rights and ASCN: A7001070A, pension scheme tax reference: 00619022RA for protected rights).

We can confirm that section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that trustee-proposed section 32 buyout plan, which is a registered pension scheme approved under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Section 226 Plans are registered under Chapter 2 of Part 4 of the Finance Act 2004.

We can confirm that Scottish Equitable Occupational Pension schemes are registered under Chapter 2 of Part 4 of the Finance Act 2004.