

TURNER NICKLIN WEALTH & ASSET MANAGEMENT LTD

Suite 12 Alnwick House 30 Dudley Road Manchester M16 8DT 0161-212-1586

Gavin McCloskey
Pension Practioner.com
33-35 Daws Lane
London
NW7 4SD

09^h August 2010

Dear Gavin,

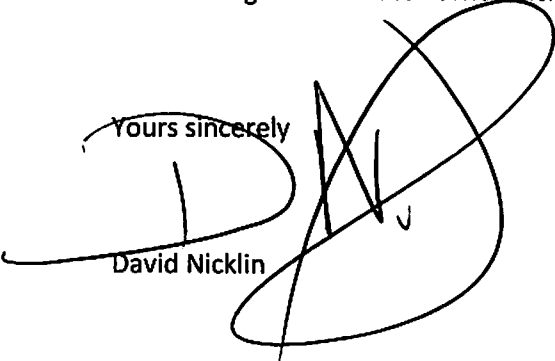
RE: MDJ Pension Scheme

Please find attached the following

- Aegon discharge papers D Nicklin
- Original Mandate Turner Nicklin Wealth and Asset Management

Yours sincerely

David Nicklin

A large, stylized handwritten signature in black ink, appearing to be 'D Nicklin', is written over the typed name 'David Nicklin'.

Mr D Nicklin
Flat 12 Alnwick House
30 Dudley Road
Manchester
M16 8DT

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

Quote number: ETVQ00062152
3 August 2010

Dear Mr Nicklin

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 2 August 2010.

| Plan number | Fund | Indexed | Current fund value | Fund payable on transfer |
|-------------|------|---------|--------------------|--------------------------|
| 4269238 | NPR | No | £0.00 | £0.00 |
| | PRP | Yes | £14,841.15 | £13,903.33 |

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, you 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.

You aren'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 you take your 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: ETVQ00062152
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 |
|---------------------------|---------|----------------|-----------------------|

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) <i>or</i> 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: | £13,903.33 |
| Non-protected rights: | £0.00 |
| Protected rights: | £13,903.33 |
| Date of quote: | 02/08/10 |

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.

Pension Practitioner .com

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

Pension Practitioner .Com Limited
Daws House
33-35 Daws Lane
London
NW7 4SD

Name(s) of Account Holder(s)

Turner Nicklin Wealth &
Asset Management

Bank/Building Society account number

4 2 7 2 3 3 0 1

Branch Sort Code

4 0 3 1 2 4

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society
HSBC
Address
ST Ann's Square
Manchester
Postcode

Reference Number

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Service User Number (SUN)

2 5 0 0 9 9

FOR OFFICIAL USE ONLY

This is not part of the instruction to your Bank or Building Society.

Important – Please complete these details:

Account Holder(s) Name & Address:

Name:

Address:

Postcode:

Email Address:

Instruction to your Bank or Building Society

Please pay PSL re Pension Practitioner.com Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with PSL re Pension Practitioner.com and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

30/07/2010.

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer.

DD11

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change PSL re Pension Practitioner.com will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by PSL re Pension Practitioner.com or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.