



DAN LYNCH

Country Manager - United Kingdom

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Mobile +44 0 77 149 52560

Fluorietweg 12D

1812RR Alkmaar

The Netherlands

Ref Lynch family Pension.

I have signed form but left the rest of the details blank as I was unsure of correct information.

Regards,





Aviva PO BOX 520 Norwich NR1 3WG

Mr D Lynch
68 Butt Lane
Milton
Cambridge
Cambridgeshire
CB24 6DG

Please contact	Aimee Harrison
Telephone number	0800 068 6800
Fax Number	0845 304 1122

29 August 2012

Dear Mr Lynch

Plan Number: SP93139871

Thank you for investing for your retirement with Aviva.

I hope you choose to continue investing with us, but to help you decide on what you'd like to do I've enclosed a transfer information pack, which includes:

- An illustration showing the current transfer value and details of the benefits you might receive, if you keep your plan with us and there are no further contributions.
- Transfer information form, which can be passed to receiving providers to give them standard details about this plan.
- Transfer payment instruction.
- Transfer out warranty.

What you should do now:

Please read through your illustration carefully. If you decide to keep your plan with us, there is no further action for you to take.

If you decide that you want to transfer your retirement benefits, you should:

- Complete and return the transfer payment instruction.
- Ask the trustees or administrator of the receiving scheme to complete and return the transfer out warranty. This is needed to confirm the details of the receiving scheme.

If the benefits are moved to another provider, we cannot accept them back into the original plan. Aviva strongly recommends that you seek financial advice before making any decisions.

If you have any questions, please contact me on the number shown above.

Yours sincerely

A handwritten signature in dark ink, appearing to read 'A Harrison', written in a cursive style.

Aimee Harrison
Customer Services Representative



Transfer Illustration

on 29 August 2012

Your details

Name: D Lynch

Date of birth: 15 August 1982

Your plan details

Plan type:

Personal Stakeholder Pension @ Aviva

Plan number:

SP93139871

Start date:

1 July 2010

Non-protected rights retirement date:

15 August 2047



What is the Current Transfer Value?

THERE IS NO STATUTORY RIGHT OF RE-ENTRY TO THIS PLAN ONCE THE FUND HAS BEEN TRANSFERRED. AVIVA STRONGLY RECOMMENDS THAT YOU SEEK FINANCIAL ADVICE BEFORE DOING THIS.

Current value of units: £20,778.44

Total transfer value as at 28 August 2012: £20,778.44

These values are not guaranteed. The actual transfer value will be based on the unit prices that we next make available after we have received everything we need to make the transfer.

The amount and type of benefits available under another approved arrangement may be different to this plan.



What if I leave my benefits in this plan?

To help you decide whether to transfer, you should consider the possible future retirement benefits under this plan.

What might the benefits be at retirement on 15 August 2047?

Your plan consists of 9,999 arrangements. This illustration is based on 9,999 of these being taken.

If your investments grow each year at:	3.0%	5.0%	7.0%	9.0%
Your estimated retirement fund will be:	£50700	£99400	£192000	£367000
If annuity interest rates when you retire are:	0.6%	0.9%	2.9%	4.9%
You will get either a pension each year of:	£2220	£4530	£11000	£25900
Or a tax-free cash sum of:	£12600	£24800	£48100	£91900
plus a smaller pension each year of:	£1670	£3400	£8300	£19400

- These figures are only examples and are not guaranteed - they are not minimum or maximum amounts. Your retirement fund depends on how your investments grow and on the tax treatment of the investment.
- Your retirement fund could be more or less than this.
- All companies use the same rates of growth for illustrations but their charges vary.
- All companies use the same rates to illustrate how funds may be converted into pension income.
- *We have shown an additional projection using a lower rate of 3.0% to help you understand how your investment may be affected by lower returns. This projection may be more appropriate when a significant proportion of your investment is held in cash or other low risk assets. Please refer to our fund factsheets (available via aviva.co.uk/funds) for a breakdown of the assets in your fund(s) or speak to your financial adviser if you require further explanation.*
- Don't forget that inflation would reduce what you could buy in the future with the amounts shown.
- These are only examples of the income you could get. The actual amounts paid when you retire may be different.

We have assumed that your pension amounts will:

- be paid in instalments every month from 15 September 2047, for a minimum of 5 years and continue for the rest of your life
- stay at the same amount for the rest of your life



What are the contributions?

No contributions are currently being paid. The last contribution was paid in April 2012.

What would be paid on my death before retirement?

We will pay the value of your fund.

In most cases this will be paid as a lump sum. However, it may be used to buy a pension.

Please bear in mind

A tax charge may be payable if some or all of the value of benefits taken exceeds your Individual Lifetime Allowance.

The tax-free cash figures shown are based on 25% of the estimated retirement fund. If you have a protected tax free cash entitlement, your maximum may be higher than 25%.

If you are considering taking your benefits in stages, please remember that:

- Each time an arrangement is taken to provide retirement benefits, the annuity rate used to calculate your pension could be higher or lower than that used to calculate any pension that is already being paid to you.
- Where arrangements are taken separately, a charge is made each time a pension is taken. This will result in higher charges than if a pension is taken from all your arrangements at the same time.

HMRC legislation may significantly influence any future contributions and may also affect the amount of your benefits, how and when you take your benefits and how they are taxed.



Transfer Information Form

This is our standard transfer value information form used when we receive a request to transfer benefits away from Aviva. It is used in place of completing transfer questionnaires.

Details of arrangement making the transfer

Individual Stakeholder

This scheme satisfies the requirements set out in Part 4 of the Finance Act 2004.

HMRC Registered Scheme Reference number: 00613774RB

Individual's Details

Name: Daniel Lynch
Plan number: SP93139871
National Insurance Number: JJ946983D
Date of Birth: 15 August 1982
Gender: Male
Plan retirement date: 15 August 2047

Protected Tax Free Cash

Protected tax free cash entitlement: £0.00

If you have any Tax Free Cash Protection under any other Stakeholder Plans with Aviva this may be affected if you transfer this policy.

Transfer Value Details

Transfer value: £20,778.44

The transfer value is calculated as at 28 August 2012.

The transfer value is not guaranteed. The actual transfer value will be based on the unit prices that we next make available after we receive everything that we need.

A handwritten signature in dark ink, appearing to read "A. Harrison".

Aimee Harrison
Customer Services Representative



Transfer payment instruction

Please return to: Aviva, PO BOX 520, Norwich, NR1 3WG

Our Reference:

Name: D Lynch
Plan Number: SP93139871

IF YOU TRANSFER TO A PERSONAL PENSION OR A PENSION BUY OUT PLAN WITH AVIVA, WE WILL REQUIRE WRITTEN CONFIRMATION FROM YOU, THAT YOU HAVE SOUGHT FINANCIAL ADVICE.

Please make sure that this form is fully completed in BLOCK CAPITALS before returning it to Aviva, to avoid any delay in paying the transfer value.

Payments will be made directly to your chosen pension provider.

Payee:
(this must be a pension provider)

Department:

Address:

Contact Name (if known)

New policy number (if known)



Please pay the transfer value in respect of the above mentioned plan.

I understand that:

- the amount actually payable may differ from that shown in the illustration for the reasons explained in the transfer section
- where the payment represents all of the benefits under the plan then payment made as requested will discharge Aviva of all liability in respect of this plan
- if the payment represents just part of the benefits under the plan then the discharge of liability will only be for the part of the plan represented by the payment
- where any benefits remain with Aviva, liability for these will remain with them

Please make sure this form is fully completed and signed in the box below. This will help us pay your benefits as quickly as possible.

Signature of Planholder:

A handwritten signature in black ink, appearing to be 'D. Lynch', is written inside a rectangular box.

Date:

17 ' 9 ' 12



Transfer out warranty

Please return to: Aviva, PO BOX 520, Norwich, NR1 3WG

Our Reference:

Personal Stakeholder Pension @ Aviva - SP93139871

Member name: Daniel Lynch

Transferring Scheme Details

Transferring Scheme: Individual Stakeholder

Plan number: SP93139871

Please make sure that this document is fully completed in black ink and BLOCK CAPITALS before returning it to Aviva, to avoid any delay in settling the benefits.

To be completed by the Trustees/Administrator of the receiving scheme/contract.

Receiving Scheme details

Always complete

Receiving scheme / contract
name

Receiving scheme / contract
number (if known)

Name of bank:

Name in which account is held:

Account number:

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Sort
code:

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BACS payment ref:

Type of scheme

Please tick only one

☐

Insured registered scheme **(Now complete Section 1)**

Aviva Life Services UK Limited. Registered in England No 2403746 2 Rougier Street York YO90 1UU.
Authorised and regulated by the Financial Services Authority. Member of the Association of British Insurers. www.aviva.co.uk

Transfer illustration prepared for Mr D Lynch - SP93139871

Date: 29th August 2012



A scheme registered (or deemed registered) under Part 4 of the Finance Act 2004.

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Self administered registered scheme **(Now complete Section 2)**

A registered scheme where the assets are invested, other than wholly by payment of insurance premiums, by the trustees, an in house investment manager or an external investment manager.

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Buy out e.g. S32 or replacement contract **(Now complete Section 3)**

The purchase by trustees of a registered scheme of an insurance policy in the name of the member or other beneficiary, in lieu of entitlement to benefit from the scheme, following termination of the member's Pensionable Service.

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Overseas scheme **(Now complete Section 4)**

Further information will be needed. Details will be supplied.

☐

Retirement Annuity Contract (RAC) **(Now complete Section 4)**

☐

Other **(Now complete Section 4)**

☐

Statutory scheme **(Now complete Section 5)**

A scheme (usually in the public sector) established by an Act of Parliament.

Section 1 - Complete for an insured registered scheme underwritten by a Life Office.

Receiving scheme HM Revenue & Customs (HMRC) registration / approval reference number

The normal retirement age under the scheme is

Name of the receiving Life Office

Address



Is a copy of the HMRC registration/approval e-mail or letter attached?

Yes

☐

No

☐

Now complete Section 5.



Section 2 - Complete for a self administered registered scheme

Receiving scheme HM Revenue & Customs (HMRC) registration / approval reference number

The normal retirement age under the scheme is

Is a copy of the HMRC registration/approval e-mail or letter attached?

Yes

☐

No

☐

Payment will only be made to you as Scheme Administrator of the Receiving Scheme.

Now complete Section 5.

Section 3 - Complete for a Buy out

Please send a letter confirming:

- After receiving a transfer payment from this policy, you will issue a policy for the benefit of Mr Lynch and/or his dependants.
- The policy that will be issued meets the requirements of section 153(8) of the Finance Act 2004. It will also be an appropriate annuity contract under section 19(4) of the Pension Schemes Act 1993.

Now complete Section 5.

Section 4 - Complete for an overseas scheme, RAC or Other

Receiving scheme approved by (tax authority)

Tax authority reference number

The normal retirement age under the scheme is

Now complete Section 5.

Section 5 - Declaration on behalf of the receiving scheme

I confirm that the above statements are true. On receipt and acceptance of the transfer, it will be applied to provide benefits for or in respect of the member under the receiving scheme in accordance with the appropriate regulations made under the Pension Schemes Act 1993.

Signed

Position



For and on behalf of the Trustees/Administrators of

Date