

Baker Group of Companies Retirement Benefits Scheme
PO Box 555
Stead House
Darlington
DL1 9YT

Date: 30/09/2022

Dear Sirs,

Transfer Out Request
Baker Group of Companies Benefits Scheme
Member Name: Phillip Christopher Mason
Your Ref: 0045288595
NI Number: NE163968D

Please find enclosed completed and signed forms for the transfer of the above policy to Mason Family Pension Scheme.

The enclosed items have been listed below for your convenience:

1. Completed and signed transfer forms
2. Certified copy of member's passport as evidence of Date of Birth
3. A statement from the member's FCA authorised advisor confirming that appropriate independent advice has been provided
4. Evidence of scheme's PSTR number
5. Evidence of pension scheme bank account details as confirmation that the transfer value is not payable through an independent broker

Please note that the employment related information is being posted to you under a separate cover by the scheme member.

If you require any additional information to process this transfer, please advise us accordingly. This can be emailed to info@rcadministration.com.

Yours faithfully



Georgina Martin
For and in behalf of
RC Administration Limited
info@rcadministration.com

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Transfer Out Member Schedule

Part A Member Details

Full Name:

Mr Phillip Mason

Reference
Number:

0045288595

Date Joined
Scheme:

01/05/1981

Date of
Leaving:

05/08/2002

Part B Preserved Benefits

Benefits at Date of Leaving (DOL)*

Member's total Pension at DOL:

£6,461.07 per annum

Member's Pre 6 April 1997 Pension at DOL:
(included in the total)

£4,894.75 per annum

Total Member Contributions at DOL:

£11,418.13

Guaranteed Minimum Pension (GMP):*

Pre 6 April 1988 GMP at DOL:

£802.88 per annum

Post 6 April 1988 GMP at DOL:

£955.24 per annum

Revaluation Method:

Fixed

Revaluation Rate:

4.50%

*The figures quoted above have been produced before an assessment has been carried out to determine if an adjustment for the effect of GMP equalisation is required.

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Transfer Out Member Schedule (continued)

Part C Transfer Details

Cash Equivalent Transfer Value (CETV) – Defined Benefit (DB)

The figures quoted below are based on the preserved benefits shown in Part B. *The figures quoted above have been produced before an assessment has been carried out to determine if an adjustment for the effect of GMP equalisation is required.

Total DB Transfer Value:

£227,930.00

Date of Calculation (Guarantee Date):

29/07/2022

Guarantee Expiry Date:

29/10/2022

The Pension Scheme Tax Reference Number (PSTR) for the Scheme is 00598201RH.

The former Employer Contracted-Out Number in relation to the Scheme was E3803246P.

The former Scheme Contracted-Out Number in relation to the Scheme was S0233515X.

The Scheme provides safeguarded benefits as defined under the Pension Schemes Act 2015.

The member's benefits are not subject to an Earmarking Order.

According to Capita's records, the member is not subject to the Money Purchase Annual Allowance.

Part E Important Information

The transfer value quoted is guaranteed for three months from the date of calculation. Please note that 'guaranteed' refers to the actuarial assumptions behind the transfer value and assumes that the correct factors have been taken into account at the date of calculation.

Any DC/AVC fund value available will be that as at the date of disinvestment and cannot be guaranteed.

If a formal written application for payment is made within three months of the guarantee date and evidence of appropriate advice is received within three months of the statement of entitlement being supplied, then the transfer value quoted will normally be paid within six months of the guarantee date, provided you are more than 12 months away from the Scheme's Normal Pension Age. In exceptional circumstances, the transfer value could be subject to a reduction in which case you will be given the opportunity for the application to be withdrawn.

Your transfer value includes a Guaranteed Minimum Pension (GMP). GMP becomes payable at age 60 for a woman and age 65 for a man. If you are at or above the GMP payment age set out above, there are legislative restrictions on the types of schemes which can accept the transfer of the GMP part of your pension. It can only be transferred to a formerly contracted-out salary related pension scheme, which is able to pay the GMP and any increases to it. You may therefore wish to check with your proposed receiving arrangement or your adviser whether the arrangement is a formerly contracted-out salary related pension scheme, as otherwise this may prevent the transfer from proceeding.

In order for a formal written application to be made, we require receipt of both the Member Discharge Form and the Receiving Scheme Form with a screen print showing their PSTR number and the date it was taken.

If an application to proceed is not received by 29/10/2022 and, where applicable, evidence of appropriate independent advice is not received by 01/11/2022, the transfer will not be processed and a revised transfer value may not be available free of charge until 12 months from the date of the original request.



Transfer Out Member Schedule (continued)

Please note that the Trustees of the Scheme or Capita cannot advise you whether it is in your interest to transfer your benefits to another registered pension scheme, and would suggest that you consider taking independent financial advice before taking this option. In most circumstances, as outlined in the covering letter, you will be required to take advice before the transfer can proceed.

The MoneyHelper website provides free and impartial information on choosing a financial adviser and links to details of financial advisers in your area. The website can be accessed at: <https://www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser>.

In addition, further information to help you with making your decision to transfer can be obtained from:

The Financial Conduct Authority (FCA)
MoneyHelper
The Pensions Regulator (TPR)

Contact details for these organisations are below.

Financial Conduct Authority

Website: <http://www.fca.org.uk/>

MoneyHelper

Website: <https://www.moneyhelper.org.uk/en>

The Pensions Regulator

Website: www.thepensionsregulator.gov.uk

The Pension Protection Fund (PPF)

The PPF's function is to provide compensation to members of eligible pension schemes when there is a qualifying insolvency event in relation to an employer. This would happen if there were not enough assets in the pension scheme to cover the PPF level of compensation.

Members of the Scheme could be eligible to receive compensation from the PPF in the future. If benefits are transferred to another scheme that is not covered by the PPF, for example, a defined contribution scheme or an overseas pension scheme, then this protection of pension benefits will be lost.

Baker Group of Companies Retirement Benefits Scheme (the Scheme) Transfer Forms Checklist

Please complete this checklist when returning your transfer forms to ensure all the necessary documentation is included for your transfer to proceed. Not all of the information can be supplied by you. Where we need another person to complete the forms, we have indicated on the checklist who this should be.

You or your financial adviser should arrange for the receiving scheme forms to be completed by your new pension provider.

Please note that we may need to request further details as part of the due diligence process which are not covered by this checklist. We will contact you once you have returned your completed forms if this is the case.

If an application to proceed is not received by 29/10/2022 and, where applicable, evidence of appropriate independent advice by 01/11/2022, a revised transfer value may not be available free of charge until 12 months from the date of the original request. In order for an application to be valid, all forms (including those to be completed by the receiving scheme) and evidence of your date of birth must be received by the deadline noted above.

Please return forms to: Baker Group of Companies Retirement Benefits Scheme, PO Box 555, Stead House, Darlington, DL1 9YT

Document required	Who should provide this?	Please tick
1. Member Discharge Form	You need to complete this form	<input checked="" type="checkbox"/>
2. Evidence of Date of Birth*	You will need to supply this	<input checked="" type="checkbox"/>
3. A statement from my FCA authorised adviser confirming I have obtained appropriate independent advice, where applicable	Your financial adviser should provide this	<input checked="" type="checkbox"/>
4. For transfer to occupational pension schemes only Occupational Pension Scheme Transfers - Additional Information Member Form	You need to complete this form and supply evidence requested	<input checked="" type="checkbox"/>
5. For members age 50 or over with DC/AVC benefits who wish to receive Pension Wise guidance only Guidance Appointment Booking Form	You need to complete this form if applicable	<input type="checkbox"/>
6. Receiving Scheme Information Form	Your new pension provider should complete this	<input checked="" type="checkbox"/>
7. Either the: Trust Based Occupational Pension Scheme Form Personal/Stakeholder Pension Scheme Form Section 32 Buy Out/Annuity Policy Form	Your new pension provider should complete this	<input checked="" type="checkbox"/>
8. Evidence of the receiving scheme's Pension Scheme Tax Reference (PSTR) number.	Your new pension provider should provide this	<input checked="" type="checkbox"/>

*Further information is provided on the Member Discharge form about evidence of your date of birth.



Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Member Discharge Form

TO BE COMPLETED BY THE MEMBER

Please return forms to: Baker Group of Companies Retirement Benefits Scheme, PO Box 555, Stead House, Darlington, DL1 9YT

Part A Member Details

Full Name:

Mr Phillip Mason

Reference
Number:

0045288595

Part B Transfer Options

In exercise of my statutory right to a Cash Equivalent Transfer Value in accordance with Part 4ZA, Chapter I of the Pension Schemes Act 1993, I require the Trustees to (tick one box only):

☐

Cancel my application

I no longer wish to proceed with the transfer of my benefits.

☒

Transfer my pension rights to my nominated scheme

I wish to transfer my pension rights in the Scheme to the following nominated pension arrangement:

Name of Receiving Scheme:

MASON FAMILY PENSION SCHEME

Address for Correspondence:

RC ADMINISTRATION LTD
1A PARK LANE
POYNTON, CHESHIRE, SK12 1RD

Evidence of Date of Birth
enclosed*:

☐

Original UK Birth Certificate

☒

Certified copy of Passport or Driving
Licence

*Capita requires evidence of your date of birth. Failure to give accurate information may lead to your benefits being calculated incorrectly. The Trustees of the Scheme have a duty under trust law to check your age so your transfer will not be processed until you have provided evidence of your date of birth.

Please ensure that you follow the guidance set out on the enclosure 'Getting your documents to us' when you are ready to send us your forms and supporting documents.

Part C Declaration

IMPORTANT: Please read the following declarations carefully and confirm your acceptance by completing the form:

- In exercise of my statutory right to a Cash Equivalent Transfer Value in accordance with Part 4ZA, Chapter I of the Pension Schemes Act 1993,, I require the Trustees to transfer my benefits to the Receiving Scheme nominated in **Part B** which is referred to herein as the Receiving Scheme.
- I understand that the choice of the Receiving Scheme and the type of benefits to be provided under the Receiving Scheme is my own decision and that in connection with this scheme I am not relying on any statements made by or on behalf of the Trustees of the Scheme or by or on behalf of my Former Employer. I understand that the transfer payment will be paid directly to the Receiving Scheme and not via any third party.
- I have been given full details of the Receiving Scheme and I understand the nature of the benefits payable from it, including the benefits that the transfer payment will provide. I have also been made aware of any conditions on which the benefits provided in exchange for the transfer could be forfeited or withheld.
- I consent to the transfer of my contracted-out benefits. I confirm receipt of a statement from the Receiving Scheme showing the benefits to be awarded in respect of the transfer payment, and I accept that:
 - the benefits to be provided by the Receiving Scheme may be in a different form and of a different amount to those which would have been payable by the Scheme, and
 - there is no statutory requirement on the Receiving Scheme to provide for survivor's benefits out of the transfer payment.
- I have read the information in the cover letter relating to GMP equalisation and I understand that the Scheme has yet to equalise for the effect of GMPs accrued on or after 17 May 1990. I acknowledge that, as a result of GMP equalisation, the transfer payment may, or may not, be in full discharge of my benefits. I accept that the Trustees of the Scheme will contact me, only where necessary and as required by law and the rules of the Scheme, once an assessment has been undertaken to determine if an adjustment for the effect of GMP equalisation is necessary. I also accept that the Trustees will not be held liable for any loss incurred, which results from any subsequent necessary adjustment to the transfer payment, unless where required by law or the rules of the Scheme.
- I understand that it is my responsibility to check whether my Receiving Scheme can accept a subsequent adjustment payment (if payable). I also understand that even if my Receiving Scheme can accept such a payment, the Trustees may, at their discretion, choose to pay any adjustment in a different way.

I understand that it is my responsibility to check how a transfer (on an unadjusted basis) could impact on my personal tax position.

(Continued overleaf)

Member Discharge Form (continued)

- I understand that the benefits to be awarded to me under the Receiving Scheme in respect of my Cash Equivalent Transfer Value will be different from those that would have been available from the Scheme. I also realise that the benefits at retirement may be more or less than those I would have received from the Scheme.
- I understand that if I have certain protections from the Lifetime Allowance (Enhanced Protection including lump sum protection under Enhanced Protection or Fixed Protection 2012, 2014 or 2016), that these could be lost on transfer and it is my responsibility to take appropriate advice in relation to this matter.
- I understand that when accessing any of the funds following transfer, the maximum that can normally be paid tax free is 25%.

I understand that I currently have a right to retire before age 57 (known as a protected pension age) and that it is my responsibility to ascertain what the impact of the payment of the transfer value would be on this protection. Where no protection applies the earliest age at which I would be able to take benefits by law will be normal minimum pension age (currently age 55 but set to rise to age 57 from 6 April 2028).

- I confirm that this transfer value is to be used for the purposes of providing pension benefits in retirement.
- I confirm that, where required by law, I have already taken, or will take, appropriate independent advice in relation to the transfer of my pension benefits and I am aware of the deadline for providing this information to the Scheme. Even where not required to by law, I confirm that I have considered taking independent financial advice in relation to the transfer of my pension benefits from the Scheme.
- I understand that neither the Trustees, my Former Employer nor Capita can give me any financial advice in relation to the transfer.
- I understand and acknowledge that if I access any of the transferred funds before the age of 55 (except in limited circumstances of ill-health) this will result in an unauthorised payment under tax legislation and I will be required to declare this to HMRC. I will be personally liable to pay tax and other charges, normally totalling 55% of any such unauthorised payment. I agree to settle such charges from my personal assets. If I fail to declare an unauthorised payment to HMRC, I may be charged further penalties.
- I have received and read the pension scams enclosures and understand the implications of pension scams.

(Continued overleaf)

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Member Discharge Form (continued)

- I confirm that:
 - (i) the transfer payment will not be part of a pension scam (<http://www.thepensionsregulator.gov.uk/pension-scams.aspx>); and
 - (i) I am aware that any such arrangement as referred to in (i) above would give rise to severe tax charges on me by HM Revenue & Customs (HMRC),
 - (ii) I have not been pressured to make the transfer
 - (iii) I am not making the request to transfer after unsolicited contact, for example, having received a call, text or email from an unknown contact about pension transfers or a review of my pension
 - (iv) I have not been offered an incentive to make the transfer.
- I understand that the Trustees of the Scheme and my Former Employer will be relying on confirmations given by me in this form.
- I understand that if the Scheme is not satisfied that my nominated arrangement satisfies all the requirements under the relevant pensions legislation, the transfer will not take place.
- I realise that the payment of a transfer value will fully discharge the Scheme from any liability to pay benefits to me, my dependants, my beneficiaries or my estate in respect of the benefits quoted within this Cash Equivalent Transfer Value and that my decision is final and irreversible.
- I agree to indemnify the Trustees of the Scheme and my Former Employer against any claims, actions, demands, liabilities, damages, costs, losses or expenses arising as a result of this transfer. This includes any additional tax and/or sanction charges that may be levied upon the Trustees in relation to this transfer.
- I confirm that all information provided to the Trustees by me in connection with my transfer application is factual and correct. I also confirm that any information provided about me by the Receiving Scheme and/or my adviser has been verified by me as factual and correct and that the Trustees of the Scheme are in no way responsible for any quotation or any literature issued or representation made on behalf of the Receiving Scheme and /or my adviser.
- I understand that if I transfer my benefits to another pension arrangement and subsequently die within two years of the transfer taking place, the transfer of benefits may become subject to an Inheritance Tax Charge following my death. Such transfers must be notified to HMRC by the executor of the estate. I understand that it is my responsibility to take financial advice about this matter, particularly if I am in ill health.
- I understand that Capita will do a search to verify my age by checking the details we hold against those held at credit reference agencies.

(Continued overleaf)

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Member Discharge Form (continued)

Please answer the questions below before signing and dating the form:

	Yes	No
Have you been, or have you felt, pressured to make the transfer?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are you requesting the transfer after unsolicited contact, i.e. a call, text or emails about a transfer or pension review which came from an unknown contact out of the blue?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have you been offered an incentive to make the transfer? Examples include a bonus, loan or limited time investment offer	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have you been told that you can access your pension before age 55 other than in ill health?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Upon payment of the Cash Equivalent Transfer Value as requested, neither I nor any other person will have any further rights within the Scheme to claim any of the benefits included within the Cash Equivalent Transfer Value.

Signed:

P. Mason

Date:

4.9.22

Name
(printed):

PHILLIP MASON

E-mail
address:

lpcm1964@yahoo.com

Contact
number:

07770433237

We may contact you using the contact number given above should we need further information from you as part of our checks.

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Part C Transfer Advice

In relation to the requirement to obtain appropriate independent advice in order to proceed with the transfer of my defined benefits:

☒

A statement from my FCA authorised adviser confirming I have obtained appropriate independent advice is enclosed

☐

A statement from my FCA authorised adviser confirming I have obtained appropriate independent advice will be sent under separate cover

In order for the transfer to be able to proceed, this statement needs to be received by **01/11/2022**

☐

I do not need to obtain appropriate independent advice as my pension is being transferred to an arrangement that will provide safeguarded benefits

We will check the type of benefits that will be provided by your new pension provider.

The information provided will be processed by Capita for purposes only associated with Baker Group of Companies Retirement Benefits Scheme and will be used in accordance with its policies and the Trust Deed & Rules and the applicable data protection legislation.



Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Receiving Scheme Information Form

TO BE COMPLETED BY THE RECEIVING SCHEME (ALL SCHEMES)

Please return forms to: Baker Group of Companies Retirement Benefits Scheme, PO Box 555, Stead House, Darlington, DL1 9YT

Please confirm the type of arrangement your scheme may be classified as: (Please tick)

- | | | |
|----|---|--|
| 1. | A Registered Occupational Pension Scheme (complete Trust Based Occupational Pension Scheme Form) | <input checked="checked" type="checkbox"/> |
| 2. | A Registered Personal Pension or Stakeholder Pension Scheme (complete Personal/Stakeholder Pension Scheme Form) | <input type="checkbox"/> |
| 3. | A Relevant Statutory Scheme (complete Trust Based Occupational Pension Scheme Form) | <input type="checkbox"/> |
| 4. | A Former Approved Superannuation Fund ("Old Code Scheme") (complete Trust Based Occupational Pension Scheme Form) | <input type="checkbox"/> |
| 5. | Registered Retirement Annuity Contract (complete Personal/Stakeholder Pension Scheme Form) | <input type="checkbox"/> |
| 6. | An Annuity Contract or Section 32 Buyout Policy (complete Section 32 Buy Out/Annuity Policy Form) | <input type="checkbox"/> |

Please contact Capita immediately if the proposed transfer is a non-UK based pension arrangement as different requirements will apply.

Is the Scheme a Registered Pension Scheme?

Yes ☒

No ☐

If no, please provide details on a separate sheet. Please note that transfers to unregistered schemes are not permitted transfers under the Finance Act 2004.

Please provide the following documentation:

- | | Enclosed? |
|--|--|
| • A screen print of your Pension Scheme Tax Reference (PSTR) Number | <input checked="checked" type="checkbox"/> |
| • Assurance that the transfer value is not payable through an independent broker | <input checked="checked" type="checkbox"/> |

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Personal/Stakeholder Pension Scheme Form

TO BE COMPLETED ONLY BY PERSONAL/STAKEHOLDER PENSION SCHEME PROVIDER

Please return forms to: Baker Group of Companies Retirement Benefits Scheme, PO Box 555, Stead House, Darlington, DL1 9YT

Part A Member details

Member
Name:

Mr Phillip Mason

Reference
Number:

0045288595

Part B Receiving scheme warranties

In respect of the above member's request to pay a Cash Equivalent Transfer Value to the receiving scheme, we warrant that:

- We are a provider satisfying the requirements of Section 154 of the Finance Act 2004 and are regulated by the Financial Conduct Authority (FCA).
- The member's Cash Equivalent Transfer Value will be applied to one or more policies under a Personal/Stakeholder Pension Scheme which is registered under Chapter 2 Part 4 of the Finance Act 2004. Please find enclosed a **screen print from the Pension Schemes Online page showing the Scheme Name, the Pension Scheme Tax Reference (PSTR) number and the date it was taken**. Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the receiving scheme is a registered pension scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that the processing of the member's application to acquire transfer credits in the receiving scheme is not a pension scam exercise.
- We acknowledge that the payment of the transfer value will be in full and final settlement and will not be reversed should we accept a payment erroneously.
- We have received a **Transfer Out Member Schedule** in respect of the Scheme.

Personal/Stakeholder Pension Scheme Form (continued)

Part C Receiving scheme details

Type of receiving scheme:

Stakeholder pension scheme:	<input type="checkbox"/>
Personal pension (including group personal pension):	<input type="checkbox"/>
Self-invested personal pension (SIPP):	<input type="checkbox"/>

Name of receiving scheme:

PSTR number*:

Name and address of provider:

* Please provide documentary evidence which includes the date it was taken.

Part D Receiving scheme bank details for BACS transfer

Please make sure your account details are clear. If details are not completely clear, the form will be returned and could cause delays in payment

Name(s) of account holder(s):

Bank name:

Bank address:

Sort code: Account number:

Part E Declaration

We confirm that:

- The information contained within this form is correct to the best of our knowledge.
- The receiving scheme is capable of accepting the transfer payment.
- The transfer payment will be applied to the above scheme for the benefit of the above member in accordance with the rules thereof.

Signed: Date:

Name (printed): On behalf of:

The information provided will be processed by Capita for purposes only associated with Baker Group of Companies Retirement Benefits Scheme and will be used in accordance with its policies and the Trust Deed & Rules and the applicable data protection legislation.

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Trust Based Occupational Pension Scheme Form

TO BE COMPLETED ONLY BY TRUST BASED OCCUPATIONAL PENSION SCHEMES

Please return forms to: Baker Group of Companies Retirement Benefits Scheme, PO Box 555, Stead House, Darlington, DL1 9YT

Part A Member details

Member name:	Mr Phillip Mason
Reference number:	0045288595

Part B Receiving scheme warranties

In respect of the above member's request to pay a Cash Equivalent Transfer Value to the receiving scheme, we warrant that:

- The receiving scheme is a registered pension scheme and a **screen print from the Pension Schemes Online page showing the Scheme Name, the Pension Scheme Tax Reference (PSTR) number and the date it was taken is attached.** Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the receiving scheme is a registered scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that the processing of the member's application to acquire transfer credits in the receiving scheme is not a pension scam exercise.
- We acknowledge that the payment of the transfer value will be in full and final settlement and will not be reversed should we accept a payment erroneously.
- We have received a **Transfer Out Member Schedule** in respect of the Scheme.

Part C Receiving scheme details

Type of receiving scheme, please indicate:

- Authorised Master Trust
Public Service Pension Scheme
Small self-administered scheme (SSAS)
Authorised Collective Defined Contribution (CDC)
Employer's occupational pension scheme (none of the above)
Other (please describe in a covering letter)

<input type="checkbox"/>
<input type="checkbox"/>
<input checked="" type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

Name of receiving scheme:

MASON FAMILY PENSION SCHEME

PSTR number*:

20006273 RD

Address of scheme administrator:

RC ADMINISTRATION
2A PARK LANE
POYNTON, CHESHIRE, SK12 1RD.

* Please provide documentary evidence which includes the date it was taken.

Baker Group of Companies Retirement Benefits Scheme (the Scheme)

Trust Based Occupational Pension Scheme Form (continued)

Part D

Receiving scheme bank details for BACS transfer

Please make sure your account details are clear. If details are not completely clear, the form will be returned and could cause delays in payment

Name(s) of account holder(s):

MASON FAMILY PENSION SCHEME

Bank name:

METRO BANK

Bank address:

ONE SOUTHAMPTON ROW
LONDON
WC1B 5HA.

Sort code:

230580

Account number:

45551717

Part E

Declaration

We confirm that:

- The information contained within this form is correct to the best of our knowledge.
- The receiving scheme is capable of accepting the transfer payment.
- The transfer payment will be applied to the above scheme for the benefit of the above member in accordance with the rules thereof.

Signed:

P. Mason

Date:

4.4.22

Name (printed):

PHILIP MASON

On behalf of:

The information provided will be processed by Capita for purposes only associated with Baker Group of Companies Retirement Benefits Scheme and will be used in accordance with its policies and the Trust Deed & Rules and the applicable data protection legislation.

SIGNED 

DATE 30/09/2022

NAME: PAUL DALES

ON BEHALF OF
RC ADMINISTRATION LTD

Baker Group of Companies Retirement Benefits Scheme (the Scheme)
Occupational Pension Scheme Transfers - Additional Information Member Form

TO BE COMPLETED BY THE MEMBER ONLY IF THE TRANSFER IS TO AN OCCUPATIONAL PENSION SCHEME (EXCLUDING AUTHORISED MASTER TRUSTS/COLLECTIVE DC SCHEMES AND PUBLIC SERVICE PENSION SCHEMES)

If you are unsure about the receiving scheme type, please check with your proposed receiving scheme or your adviser.

Please return forms to: Baker Group of Companies Retirement Benefits Scheme, PO Box 555, Stead House, Darlington, DL1 9YT

Part A Member details

Full Name:	Mr Phillip Mason
Reference Number:	0045288595

Please note that the information in Part B must be sent directly by the member and not a third party.

Part B Employment information

Documents required	Please tick
Letter from your employer confirming continuous employment This should include confirmation that you are employed, that your employer is a sponsoring employer of the receiving scheme and that pension contributions on the relevant schedule have been paid. It should include the date your employment began and the dates of the contribution payments.	<input checked="checked" type="checkbox"/>
Schedule of pension contributions or payment schedule This should show the pension contributions due to be paid by or on behalf of you and by your employer in the last three months preceding this transfer request and the due dates.	<input checked="checked" type="checkbox"/>
Three months' payslips Payslips or other evidence in writing advising of pay remittances, confirming your salary (including any commission, bonuses or other amounts paid) for the last three months preceding this transfer request.	<input checked="checked" type="checkbox"/>
Three months' bank or building society statements or passbook These should show the deposit of salary from the employer for the last three months preceding this transfer request.	<input checked="checked" type="checkbox"/>

TO BE COMPLETED ONLY BY THE INSURANCE COMPANY/PROVIDER

Please return forms to: Baker Group of Companies Retirement Benefits Scheme, PO Box 555, Stead House, Darlington, DL1 9YT

Part A Member details

Member
name:

Mr Phillip Mason

Reference
number:

0045288595

Part B Receiving scheme warranties

In respect of the above member's request to pay a Cash Equivalent Transfer Value to the receiving scheme, we warrant that:

- We are a provider satisfying the requirements of Section 154 of the Finance Act 2004 and are regulated by the Financial Conduct Authority (FCA).
- The member's Cash Equivalent Transfer Value will be applied by us to one or more policies which satisfy the requirements of Section 95 (2)(c) of the Pension Schemes Act 1993. Please find enclosed a **screen print from the Pension Schemes Online page showing the Scheme Name, the Pension Scheme Tax Reference (PSTR) number and the date it was taken.** Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the receiving scheme is a registered pension scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that the processing of the member's application to acquire transfer credits in the receiving scheme is not a pension scam exercise.
- We acknowledge that the payment of the transfer value will be in full and final settlement and will not be reversed should we accept a payment erroneously.
- We have received a **Transfer Out Member Schedule** in respect of the Scheme.

Section 32 Buy Out/Annuity Policy Form (continued)

Part C Receiving scheme details

Name of receiving scheme:

PSTR number*:

Address of insurance company/provider:

* Please provide documentary evidence which includes the date it was taken.

Part D Receiving scheme bank details for BACS transfer

Please make sure your account details are clear. If details are not completely clear, the form will be returned and could cause delays in payment

Name(s) of account holder(s):

Bank name:

Bank address:

Sort code:

Account number:

Part E Declaration

We confirm that:

- The information contained within this form is correct to the best of our knowledge.
- The receiving scheme is capable of accepting the transfer payment.
- The transfer payment will be applied to the above scheme for the benefit of the above member in accordance with the rules thereof.

Signature:

Date:

Name (printed):

On behalf of:

The information provided will be processed by Capita for purposes only associated with Baker Group of Companies Retirement Benefits Scheme and will be used in accordance with its policies and the Trust Deed & Rules and the applicable data protection legislation.

THERE ARE NO OFFICIAL OBSERVATIONS



UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT
PASSEPORT

Type/Type
P

Codis/Code
GBR

Passport No. Passeport No.
529622899

Suriname/Nom (1)
MASON

Given names/Prénoms (2)

PHILLIP CHRISTOPHER

Nationality/Nationalité (3)

BRITISH CITIZEN

Date of birth/Date de naissance (4)

07 JUL / JUIL 64

M

Place of birth/Lieu de naissance
BIRMINGHAM

Date of issue: Date de délivrance (7)
13 NOV / NOV 19

Authority
IPS

Date of expiry/Date d'expiration: 13 NOV / NOV 25

Annexes 3 Signatures originales du titulaire (10)

P<GBRMASON<<PHILLIP<CHRISTOPHER<<<<<<<<<<<
5296228992GBR6407070M2511133<<<<<<<<<<<<08

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED

DATE _____

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330



YR 505128

1 & 2 ELIZ. 2 CH. 20

CERTIFICATE

OF BIRTH

Name and Surname Philip Christopher MASONSex BoyDate of Birth seventh July 1964

Place of Birth	{	Registration	<u>Birmingham</u>
		District	
		Sub-district	<u>Birmingham</u>

I, P. Cooper Superintendent Registrar
for the Registration District of Birmingham do hereby
certify that the above particulars have been compiled from an entry in a
register in my custody.

Date 28/6/1984SN/PSQB/192
Superintendent Registrar

CAUTION:—It is an offence to falsify a certificate or to make or knowingly use a false certificate
or a copy of a false certificate intending it to be accepted as genuine to the prejudice
of any person, or to possess a certificate knowing it to be false without lawful authority.

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED DATE 07/09/2022

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330



Capita
PO Box 4990
Sheffield
S1 9GE

Suite 7, Chester House
79 Dane Road
Sale, Cheshire, M33 7BP
Tel: +44 (0) 161 969 2646
www.holbornassets.co.uk

29 September 2022

RE: Transfer Advice: Section 48 Certificate (Pension Schemes Act 2015)

Scheme Name: Baker Group of Companies Retirement Benefit Scheme

Member Name: Phillip Mason

Member Reference: 0045288595

Financial Adviser Company: Holborn Assets Ltd

Company FCA Number: 648817

Financial Adviser FCA Number: CGW00003

Dear Sir or Madam

I confirm I have provided appropriate independent advice to the above-named member which is specific to the type of transaction proposed by the member or survivor, being a transfer of their subsisting rights in respect of safeguarded benefits within the above name scheme.

I confirm I have the appropriate permission under Part 4A of the Financial Services and Markets Act 2000 or otherwise resulting from any other provision of that Act to carry on the regulated activity (advising on conversion or transfer of pension benefits) in article 53E of the FCA regulated Activities Order (the Financial Services and Markets Act 2000 (Regulated Activities) Order (2001)).

Yours faithfully

Christopher G M Wicks ACII FPFS CFP^{CM} Chartered Financial Planner
Managing Director

Email: chris.wicks@holbornassets.co.uk



HM Revenue & Customs

J21C6100L1BJAA0000000051001001 000

RC ADMINISTRATION LIMITED
1A PARK LANE
POYNTON
STOCKPORT
SK12 1RD

Notification of registration for tax relief and exemptions

Pension Schemes Services
HM Revenue & Customs
BX9 1GH

Phone 0300 123 1079

Date of issue 17/06/2022

Pension scheme name Mason Family Pension Scheme

Date we registered your scheme 16/06/2022

Tax relief and exemptions are due from this date.

This is a formal notification from HM Revenue and Customs (HMRC). It tells you that we acknowledge your declaration of liability and registration of the above pension scheme for tax purposes only. It has no other legal meaning.

Pension Scheme Tax Reference (PSTR) 20006273RD

You should use the PSTR to view the scheme details online and in all future communications with us.

Your pension scheme

On your application for registration you told us that the scheme above is an occupational and investment-regulated pension scheme.

If the scheme stops being investment-regulated and/or changes its pension scheme structure, then you must tell us about the change on an Event Report.

If there are any changes to the declarations you gave when applying to register the scheme, you should tell us as soon as possible.

An occupational pension scheme is defined in section 150(5) of Finance Act 2004 as "a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons".

As you have told us that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may de-register the scheme.

Authorised Transfers

When you applied for registration you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must make sure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 169 of Finance Act 2004. We will consider any transfer that is not a recognised transfer as an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to www.thepensionsregulator.gov.uk

De-registration

We may carry out checks to make sure that the information provided in the application for registration is accurate and that the pension scheme continues to meet the conditions to be a registered pension scheme for tax relief and exemptions.

If we find that any of the conditions in section 158 of Finance Act 2004 apply, then we may de-register the pension scheme. If we do, we will charge you a de-registration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it stopped being a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can find more information about recognised transfers, unauthorised payments and de-registration in the Pensions Tax Manual. Go to www.gov.uk and search for 'Pensions Tax Manual'.

Your responsibilities as the scheme administrator

As part of the registration process, you declared that as the scheme administrator you are a fit and proper person to carry out the role and you will comply with section 270(3) of Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with section 270(3), or it appears to HMRC that you are not a fit and proper person, we may de-register the pension scheme.

Online Banking transaction report

RC ADMINISTRATION LTD
RETIREMENT CAPITAL
CF48 4DR

Account Name:	MASON FAMILY PENSION SCHEME	Date searched from:	01 Sep 22
Account Number:	45551717	Date searched to:	30 Sep 22
Sort Code:	23-05-80	Date/Time of report:	30 Sep 2022 12:10
Account Type:	BCA		
Account Currency Code:	GBP		

Date	Value Date	Description	Money Out	Money In	Balance
20 Sep 22	20 Sep 22	Inward Payment PEOPLE EXPRESS TAX FT22263DFMXD PENSIONCONTRIBUTIO		100.00	100.00



Managing pension schemes

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Mason Family Pension Scheme

Accounting for Tax returns

[Start a new AFT return](#)

Pension scheme details

Pension Scheme Tax Reference:
20006273RD

Registration for Tax:
16 June 2022

[View or change the registered scheme details](#)

Pension scheme administrators

Added on 16 June 2022:
RC ADMINISTRATION LIMITED

[Invite a scheme administrator](#)

[View or remove a scheme administrator](#)

Pension scheme practitioners

[Authorise a scheme practitioner](#)

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