



Friends Life Limited  
PO Box 1550, Milford, Salisbury, SP1 2TW  
Telephone 0845 6029221 Fax 08456000624

Mr J Maddison  
144 Crescent Road  
Barnet  
Hertfordshire  
EN4 9RW

30 April 2014

Our reference: TCS/CS.NGP.PL3

Dear Mr Maddison

Scheme/member number F46034/71288  
Member name Mr J Maddison  
Scheme name Registered Stakeholder

Thank you for your telephone call received on 30 April 2014. Here is the information you have asked for.

To enable the transfer to proceed, please arrange for the appropriate sections of the enclosed discharge form to be completed by yourself and your new pension provider. Please then return it to us, as soon as possible.

It is not our policy to complete other pension providers' forms, but to provide the information on our enclosed standard form. The transfer value quoted is not guaranteed. The actual transfer value will depend on the value of the units and the amount of any charges on the date we process the transfer. It may therefore be higher or lower than the amount quoted.

If you have any questions about this letter, please give us a call on the help line number mentioned above. We will be happy to help.

Yours sincerely

**Pankaj Lohar**

Client Services

REPORT OF THE  
COMMISSIONER OF THE  
BUREAU OF LAND MANAGEMENT

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## TRANSFER VALUE QUOTATION AT 29/04/2014.

### Prepared for:

Scheme: Registered Stakeholder  
Name: Mr J Maddison  
Date of birth: 13/07/1968  
Date of joining scheme: 21/07/2006  
Normal retirement date: 13/07/2038  
Scheme reference: F46034/71288

### Details of Transferring Scheme:

Scheme name: Friends Life [No.3] Stakeholder Pension Scheme  
Approval basis of scheme: Approved under Chapter II of Part IV of the Finance Act 2004.  
PSTR reference number: 00613697RN

### Current fund value:

Value of the plan at 29/04/2014 is £34144.45

### Current transfer value:

Transfer value of the plan at 29/04/2014 is £34144.45

#### Split -

Regular/Single Premium contributions	£22544.51
Transfer In contributions	£11599.94

## Receiving Scheme Information:

- The transfer value can only be paid to another UK registered pension scheme and subject to HMRC requirements.
- The amount quoted above does not include any benefits arising from a divorce/dissolved civil partnership and no earmarking order/attachment is held in respect of these benefits unless the scheme reference number is F46036/F46037.
- None of the benefits are in drawdown providing an unsecured pension or Alternatively Secured Pension.
- None of the transfer directly or indirectly arise from uncrystallised rights under an approved occupational pension scheme or buyout contract where on or after 27 July 2004 but before 6 April 2006 the member had elected to take a tax-free lump sum while deferring receipt of the pension.

## Important Information:

- The transfer value is not guaranteed. The amount actually payable will depend on the value of your investments on the date we process the transfer. It may be higher or lower than the amount shown above.
- This information assumes that any contributions submitted to us in the last 14 days will be cleared by the bank. In the unlikely event that this does not happen the value shown will reduce.
- Please note that any Tax-Free Cash Sum entitlement above 25% will be lost if you decide to transfer out unless it forms part of a block transfer. If the transfer is part of a block transfer please contact us for additional information.
- In the event that a special early retirement age is shown if further information is required please contact us on the number above.
- The policyholder does not have the right to take benefits before age 55.
- The status of this transfer relating to primary/enhanced protection is unknown.
- The right is reserved to correct any error which may be contained in this quotation before any transfer value is paid.
- We recommend that you seek financial advice.

Friends Life Limited  
PO Box 1550, Milford, Salisbury, SP1 2TW  
Telephone 0845 6029221 Fax 0845 6000624

## Transfer Out Authority Form

### Registered Stakeholder

Details of member: Mr J Maddison

Member reference: F46034/71288

National Insurance number:

Date of birth: 13/07/1968

**This Transfer-Out Authority form should only be used in respect of a transfer to a UK registered pension scheme [this includes transfers to a deferred annuity contract, i.e.: 'Section 32 Buy-Out policy'].**

**Section 1 - Details about the new [receiving] scheme [To be completed by the receiving scheme or insurance company or we can accept this information in the receiving scheme or insurance company's format]**

**A] Full name of receiving scheme [enter member's name where the transfer is to a deferred annuity contract]:**

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The above pension scheme has been registered by HM Revenue & Customs, or has acquired registered status by virtue of being a deferred annuity contract or an approved pension scheme on 5 April 2006, under Chapter 2 Part 4 of the Finance Act 2004.

**B] Is the registered pension scheme fully insured? YES / NO**

**C] HMRC approval number of the receiving scheme: SF \_\_\_\_\_**  
**Or**

**HMRC Pension Scheme Tax Reference number: PSTR \_\_\_\_\_**

**[Note: The above approval numbers are not required where the transfer is to a deferred annuity contract]**

**D] Is the registered pension scheme permitted to receive this transfer value, and will it meet the minimum acceptance requirements?**

**YES / NO**

**E] How is the transfer to be paid?**  
[Please tick appropriate box]

☐ **Electronic funds transfer**  
[Please complete Section F]

☐ **Cheque**  
[Please complete Section G]

F) Bank account number: \_\_\_\_\_  
Account name: \_\_\_\_\_  
Sort code: \_\_\_\_\_  
Payment reference: \_\_\_\_\_  
[If this is not provided we will send the payment quoting the member's name, NI No and your policy reference, if known]

G) Make the transfer value cheque

payable to: [See note below] \_\_\_\_\_

Address to send cheque to: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Reference / Contact Name: \_\_\_\_\_

#### Notes

Where the registered pension scheme is fully insured, Friends Life will only make payment to the receiving Insurance Company. If the scheme is not fully insured, payment will be made to the trustees.

We confirm that the details provided are correct and we are willing to accept the transfer.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print name: \_\_\_\_\_ Title: \_\_\_\_\_

#### Section 2 - Members Declaration [to be completed by the member or we may be able to accept the receiving scheme or insurance company's application form as member's authority]

I hereby instruct Friends Life to make the transfer payment detailed above and understand that continued membership of the scheme, or rejoining the scheme, is not permitted once the transfer has been made. As such I accept that no further contributions can be made and I confirm that the information given is correct. I understand that once I have transferred out of my current scheme, my membership of that scheme finishes and I will lose all benefits in that scheme, including any death benefits and dependants' pensions.

Member's signature:  Date: 11/MAY/2014

Print name: JOHN STEPHEN MADDISON





Friends Life Limited  
PO Box 1550, Milford, Salisbury, SP1 2TW  
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Mr J Maddison  
144 Crescent Road  
Barnet  
Hertfordshire  
EN4 9RW

30 April 2014

Our reference: TCS/CS.NGP.AG3

Dear Mr Maddison

Scheme/member number F46043/11358  
Member name Mr J Maddison  
Scheme name Registered Stakeholder [FOR POST OCT/2009 LEAVERS ONLY]

Thank you for your telephone call received on 30 April 2014. Here is the information you have asked for.

To enable the transfer to proceed, please arrange for the appropriate sections of the enclosed discharge form to be completed by yourself and your new pension provider. Please then return it to us, as soon as possible.

It is not our policy to complete other pension providers' forms, but to provide the information on our enclosed standard form. The transfer value quoted is not guaranteed. The actual transfer value will depend on the value of the units and the amount of any charges on the date we process the transfer. It may therefore be higher or lower than the amount quoted.

If you have any questions about this letter, please give us a call on the help line number mentioned above. We will be happy to help.

Yours sincerely

**Amit Govalkar**

Client Services

## TRANSFER VALUE QUOTATION AT 29/04/2014.

### Prepared for:

Scheme: Registered Stakeholder [FOR POST OCT/2009 LEAVERS ONLY]  
Name: Mr J Maddison  
Date of birth: 13/07/1968  
Date of joining scheme: 21/01/2008  
Normal retirement date: 13/07/2033  
Scheme reference: F46043/11358

### Details of Transferring Scheme:

Scheme name: Friends Life [No.3] Stakeholder Pension Scheme  
Approval basis of scheme: Approved under Chapter II of Part IV of the Finance Act 2004.  
PSTR reference number: 00613697RN

### Current fund value:

Value of the plan at 29/04/2014 is £39397.25

### Current transfer value:

Transfer value of the plan at 29/04/2014 is £39397.25

Split -

Regular/Single Premium contributions £39397.25



## Receiving Scheme Information:

- The transfer value can only be paid to another UK registered pension scheme and subject to HMRC requirements.
- The amount quoted above does not include any benefits arising from a divorce/dissolved civil partnership and no earmarking order/attachment is held in respect of these benefits unless the scheme reference number is F46036/F46037.
- None of the benefits are in drawdown providing an unsecured pension or Alternatively Secured Pension.
- None of the transfer directly or indirectly arise from uncrystallised rights under an approved occupational pension scheme or buyout contract where on or after 27 July 2004 but before 6 April 2006 the member had elected to take a tax-free lump sum while deferring receipt of the pension.

## Important Information:

- The transfer value is not guaranteed. The amount actually payable will depend on the value of your investments on the date we process the transfer. It may be higher or lower than the amount shown above.
- This information assumes that any contributions submitted to us in the last 14 days will be cleared by the bank. In the unlikely event that this does not happen the value shown will reduce.
- Please note that any Tax-Free Cash Sum entitlement above 25% will be lost if you decide to transfer out unless it forms part of a block transfer. If the transfer is part of a block transfer please contact us for additional information.
- In the event that a special early retirement age is shown if further information is required please contact us on the number above.
- The policyholder does not have the right to take benefits before age 55.
- The status of this transfer relating to primary/enhanced protection is unknown.
- The right is reserved to correct any error which may be contained in this quotation before any transfer value is paid.
- We recommend that you seek financial advice.

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Telephone 0845 6029221 Fax 0845 6000624

## Transfer Out Authority Form

### Registered Stakeholder [FOR POST OCT/2009 LEAVERS ONLY]

Details of member: Mr J Maddison

Member reference: F46043/11358

National Insurance number:

Date of birth: 13/07/1968

**This Transfer-Out Authority form should only be used in respect of a transfer to a UK registered pension scheme [this includes transfers to a deferred annuity contract, i.e.: 'Section 32 Buy-Out policy'].**

**Section 1 - Details about the new [receiving] scheme [To be completed by the receiving scheme or insurance company or we can accept this information in the receiving scheme or insurance company's format]**

**A) Full name of receiving scheme [enter member's name where the transfer is to a deferred annuity contract]:**

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The above pension scheme has been registered by HM Revenue & Customs, or has acquired registered status by virtue of being a deferred annuity contract or an approved pension scheme on 5 April 2006, under Chapter 2 Part 4 of the Finance Act 2004.

**B) Is the registered pension scheme fully insured? YES / NO**

**C) HMRC approval number of the receiving scheme: SF \_\_\_\_\_**

**Or**

**HMRC Pension Scheme Tax Reference number: PSTR \_\_\_\_\_**

**[Note: The above approval numbers are not required where the transfer is to a deferred annuity contract]**

**D) Is the registered pension scheme permitted to receive this transfer value, and will it meet the minimum acceptance requirements?**

**YES / NO**

**E) How is the transfer to be paid?**  
[Please tick appropriate box]

☐ **Electronic funds transfer**  
[Please complete Section F]

☐ **Cheque**  
[Please complete Section G]

F) Bank account number: \_\_\_\_\_  
Account name: \_\_\_\_\_  
Sort code: \_\_\_\_\_  
Payment reference: \_\_\_\_\_  
[If this is not provided we will send the payment quoting the member's name, NI No and your policy reference, if known]

G) Make the transfer value cheque  
payable to: [See note below] \_\_\_\_\_  
Address to send cheque to: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Reference / Contact Name: \_\_\_\_\_

**Notes**


Where the registered pension scheme is fully insured, Friends Life will only make payment to the receiving Insurance Company. If the scheme is not fully insured, payment will be made to the trustees.

We confirm that the details provided are correct and we are willing to accept the transfer.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Print name: \_\_\_\_\_ Title: \_\_\_\_\_

**Section 2 - Members Declaration** [to be completed by the member or we may be able to accept the receiving scheme or insurance company's application form as member's authority]

I hereby instruct Friends Life to make the transfer payment detailed above and understand that continued membership of the scheme, or rejoining the scheme, is not permitted once the transfer has been made. As such I accept that no further contributions can be made and I confirm that the information given is correct. I understand that once I have transferred out of my current scheme, my membership of that scheme finishes and I will lose all benefits in that scheme, including any death benefits and dependants' pensions.

Member's signature:  Date: 11/MAY/2014  
Print name: JOHN STEPHEN MADDISON