

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

21<sup>st</sup> May 2015

Dear Brad

**Re: NEW HORIZONS RETIREMENT BENEFITS SCHEME**

Further to our telephone conversation, please find enclosed the Suffolk Life documentation required for counter signature. Can you please return in the pre paid envelope provided at your earliest opportunity.

Should you have any queries, please do not hesitate to contact me

Yours sincerely



Reece Biggadike  
**Chartered Financial Planner**

# Transfer out discharge form

## Transferring funds to another pension provider

### 1 Instructions

You can use this form to:

- Request the transfer of some or all of the funds within your SIPP to another pension provider

Do not use this form to request an annuity purchase. Please contact us if you require a different form.

### 2 Summary of transferring scheme details

Total fund value

(Unaudited fund value as at 5 March 2015)

**£538,155.43**

Uncrystallised amount

**£538,155.43**

Total value  
made up of:

Crystallised amount

**£0.00**

#### Suffolk Life scheme and membership details

Scheme membership number	108616
Name	Nicholas Charles Vivian
Scheme name	Suffolk Life Self Invested Personal Pension
Scheme address	153 Princes Street Ipswich Suffolk IP1 1QJ
Scheme Type	Registered pension scheme under chapter 2, part 2 of the Finance Act 2004
HMRC Pension Scheme Tax Reference	00605668RP

The un-audited values shown are approximate and are not guaranteed

### 3 Transfer expectations

To be completed by Mr Vivian

#### 3a Transfer requirements

Is the transfer to be made in cash or as an in specie transfer?

- ☒ a All as cash
- ☐ b All in specie
- ☐ c Part cash, part in specie

- If you select 'All as cash', we will contact your investment manager(s) and/or asset provider(s) to arrange for all of the assets in your Self-Invested Personal Pension to be sold and transferred as cash.
- If you select 'All in specie' we will not sell any of the assets within your plan, but will arrange for their transfer in their current state.
- If you select 'part cash, part in specie' we will arrange for the in specie transfer of only those assets that you specifically list in your transfer request. All other assets will be sold and transferred as cash
- If any assets cannot be transferred in specie or cannot be accepted by the receiving scheme we will contact you
- If you subsequently wish to change the basis of the transfer from the option you select in this section, you must send us a fax or letter to confirm your wishes
- If you choose to transfer any of your assets in specie, please be aware that some investment managers or fund providers may treat this event as a trigger for a change in asset share class.

How would you like the cash element of your transfer to be sent to the chosen receiving scheme?

- ☐ a By Faster Payments, or CHAPS
- ☒ b By BACS

- Faster Payments and CHAPS payments are same-day electronic bank transfers, BACS transfers take between three and five working days
- All cash payments will be made by BACS, unless Faster Payments/CHAPS is requested. CHAPS will only be used when Faster Payments is unavailable.
- Faster Payments and CHAPS payments are subject to a fee, as detailed on our current schedule of fees which is available from our website: [www.suffolklife.co.uk](http://www.suffolklife.co.uk)

#### 3b Disinvestments

If any assets in your Self-Invested Personal Pension are to be disinvested and transferred as cash, you can help progress the transfer by instructing your investment manager or platform to sell these assets before the transfer begins

Please provide details of any instructions relating to this transfer that you have given to your investment manager or platform provider:

TRANSFER OF CASH ONLY

### 3c Amount of your fund to be transferred

Do you wish for the whole of your Self-Invested Personal Pension to be transferred to another provider?

☐

Yes, full transfer

☒

No, partial transfer

If a partial transfer is chosen, please complete the partial transfer instructions section

### 3d Partial transfer instructions

I wish to define the amount to be transferred by nominating:

a

☒

The value or proportion of my fund that is to be transferred  
(Please provide the proportion or value below)

b

☐

A list of assets to be transferred  
(Please provide us with details of which assets are to be transferred and where they are to be held below)

If you require a partial transfer out, please provide full details of the required transfer

£8,000.00 (EIGHT THOUSAND POUNDS ONLY)

Please note that the following rules apply to partial transfers:

- Partial transfers of crystallised funds cannot be made. If a crystallised arrangement is to be transferred, that arrangement must be transferred in full. If your Self-Invested Personal Pension contains more than one crystallised arrangement, you may choose which arrangements are to be transferred and which are to remain at Suffolk Life.

## 4 Transfer reasons

Did you receive advice from a financial adviser to transfer away from Suffolk life?

☒

Yes

☐

No

Please provide details on why you are transferring out below:

PARTIAL SURRENDER TO NEW HORIZONS RETIREMENT BENEFITS SCHEME (SSAS) TO BUY OUT ONE OF THE TRUSTEES PENSION SHARES.

## 5 Lost policy declaration

To be signed by Mr Vivian

If you wish to fully transfer all of your SIPP, please attach your original policy documents when returning this form to Suffolk Life. If these documents cannot be found, please read and sign the declaration below.

I declare that:

- The original policy documents have been lost or destroyed
- Neither the policy nor the benefits accrued within it have been transferred, charged, lent, deposited or assigned or dealt with in any manner affecting the absolute title and/or the person entitled to receipt of the benefits
- I request that, if my SIPP is to be fully transferred, the Directors of Suffolk Life Annuities Limited should treat my policy documents as being permanently destroyed. In return for them doing so, I promise to take responsibility for any loss or expenses which are incurred as a result of any untrue, misleading or inaccurate information given by me or on my behalf, either on this form or in respect of any request to take or transfer benefits from the policy.
- I promise to deliver the original policy documents to the company, should they ever be recovered, so that they may be cancelled

Investor's signature

Date



## 6 Declaration

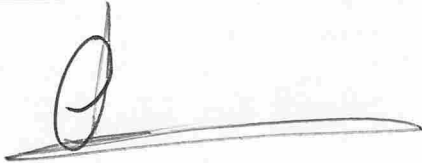
To be signed by Mr Vivian

- I formally request a transfer value to be made from the above Suffolk Life policy(ies) (less any outstanding fees) to the chosen receiving scheme
- I understand that any cash elements of my transfer will be sent by BACS, unless I specifically request otherwise
- I understand that all of the assets that make up my chosen transfer value will be disinvested and transferred as cash, except for those assets that cannot be sold or those that I have specifically nominated for a transfer in specie, unless I have elected for my fund to be fully transferred in specie.
- I understand that if I have elected for my fund to be transferred in specie, it is my responsibility to check that the assets can be held by the chosen receiving investment firm and check whether they will carry out any share class conversions as part of the transfer
- I understand that any disinvestments that Suffolk Life must complete in order to provide sufficient cash to meet my chosen transfer value will be requested by letter
- I agree that, should I require existing assets in my Self-Invested Personal Pension to be sold at a specific time or for a specific value, I will notify Suffolk Life using this form and will contact my investment manager to arrange the disinvestment myself
- I understand that the ability to sell or transfer some assets, such as those held in fixed term bank accounts, may be limited and as a result the transfer of these assets may be delayed
- I understand that selling my holdings prior to transfer will incur transaction fees as stated in the Self-Invested Personal Pension Schedule of Fees and transferring my holdings in specie is likely to incur CREST transfer or other re-registration fees for each holding, which are payable from my fund
- I understand that the applicable investment and property transaction/transfer fees (whether payable to Suffolk Life or to third parties) will be applied on any in specie transfers out my Self-Invested Personal Pension. These will be paid from my fund without prior consultation with me or my adviser, unless I give prior instruction in writing to the contrary
- I agree the transfer shall be sufficient to end any of my claims to pension benefits from the portion of the plan that is transferred
- I have supplied all the necessary information and documentation to enable Suffolk Life to carry out a lifetime allowance test, if the transfer is to an overseas scheme
- I confirm that if I should take additional benefits from any pension arrangement, in excess of those declared on this form, I will provide Suffolk Life with all of the necessary information and documentation to enable Suffolk Life to carry out a lifetime allowance test
- I understand that my transfer will only be completed if my chosen receiving scheme is capable of accepting the transfer and the receiving scheme provider has properly completed this form
- I declare that to the best of my knowledge and belief the statements made on this form and its attachments (whether in my handwriting or not) are correct and complete
- I promise to take responsibility for any losses or expense that result from any untrue, misleading or inaccurate information that is given by me or on my behalf, on this form, or in respect of the transfer
- If my Self-Invested Personal Pension is to be fully closed, I understand that if any further values are received by my SIPP after the transfer to my chosen receiving scheme has been made, these will be collected in a non-interest bearing account and transferred separately, 6 months after the initial transfer. I accept that, should such a payment be required, Suffolk Life will take a charge (currently £100 plus VAT where applicable, per original plan) from the value to be transferred to the receiving scheme

### Pension Liberation

- I have read the Pensions Regulator's leaflet about pension liberation that Suffolk Life has sent me
- I understand that, if the receiving scheme is designed to provide access to my pension benefits earlier than is permitted (i.e. normally before age 55), there is a serious risk of significant tax charges; and there may also be a risk that the receiving scheme charges significant fees
- I agree and acknowledge that Suffolk Life:
  - a. Does not know whether or not the receiving scheme is designed to provide access to my pension benefits earlier than is normally permitted;
  - b. May delay to make the transfer until it has satisfied itself that:
    - i. The receiving scheme is registered with HMRC; and
    - ii. The transfer would be a recognised transfer for HMRC's purposes
  - c. Will let me know if it requests additional information from the receiving scheme to satisfy itself of the facts described in (b)(i) and (ii) immediately above

Investor's signature



Date

05/03/2015

T002

We may record and monitor calls. Call charges will vary. Suffolk Life Pensions Limited is authorised and regulated by the Financial Conduct Authority (number 116298) and is registered in England and Wales (number 1180742). Suffolk Life Annuities Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) and is registered in England and Wales (number 1011674). The registered address of both companies is shown above

## 7 Required information about the receiving scheme

To be completed by the receiving scheme provider/administrator. We require all of the following information, before the transfer out can be initiated.

Note that the transfer will be delayed if all requirements are not met or the supporting enclosures are not sent.

### 7a Receiving scheme details

Receiving scheme name	NEW HORIZONS RETIREMENT BENEFITS SCHEME
Reference/Policy number	NCV
Is the receiving scheme based outside of the United Kingdom?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Receiving scheme's HMRC pension scheme reference	00743521 R Z
If the chosen receiving scheme is not based in the UK, what is its QROPS number?	

If the receiving scheme is not based in the UK, please contact us and we will send the HM Revenue & Customs 'Qualified Recognised Overseas Pension Scheme - Member information' form, which must be completed before the transfer is started.

### 7b Receiving scheme type

What is the receiving scheme type?

- ☐ a Personal or stakeholder pension  
(Please complete section 1 below)
- ☐ b Insured occupational scheme  
(Please complete section 1 below)
- ☒ c Non-insured occupational and other schemes  
(Please complete section 2 overleaf)

#### Section 1

Name of insurer/life office/personal pension operator

Firm register number

Address of insurer/life office/personal pension operator

7b Receiving scheme type (Continued)

Section 2

☐

We have enclosed a copy of the HM Revenue and Customs pension scheme certificate/registration document  
Note that this is a mandatory requirement

Name of trustees/administrator

INTERNATIONAL PENSION PARTNERS LLP  
t/a PENSION PRACTITIONER.COM

Address of trustees/administrator

DAWS HOUSE  
33-35 DAWS LANE  
LONDON NW7 4SD

7c Contact details — TRUSTEES

TRUSTEE

Contact name for the receiving scheme

MR N. C. VIVIAN

Contact telephone number

020-8591-6671

Full address of receiving scheme  
(to which correspondence should be sent)

NEW HORIZONS RETIREMENT BENEFITS SCHEME  
c/o GLENNY HOUSE  
56 LONGBRIDGE RD  
BARKING, ESSEX IG11 8RW

7d Payment details

BENEFITS SCHEME

Receiving scheme payee/account name

TRUSTEES OF NEW HORIZONS RETIREMENT

Receiving scheme bank name

SANTANDER

Receiving scheme account number

40908557

Receiving scheme sort code

09 01 27

Receiving scheme International Bank Account No.

Receiving scheme swift code (if applicable)

- Payments can only be made to the life office/trustee of the scheme
- All cash payments will be made by BACS, unless Faster Payments/CHAPS is requested
- Overseas transfers will normally be made by SWIFT payment



## 8 In specie transfer requirements

To be completed by the receiving scheme provider/administrator

If assets in the fund at Suffolk Life are to be transferred in specie, please provide details of the receiving investment manager

If any of the assets to be transferred must be held at an alternative location, please confirm which assets and where they are to be held

Receiving investment manager or broker name	<input type="text"/>		
Full address of investment manager /broker (to which all correspondence should be sent)	<input type="text"/>		
Contact telephone number	<input type="text"/>	Account number	<input type="text"/>

## 9 Receiving scheme declaration

To be signed by an authorised signatory of the receiving scheme

- I can confirm that the receiving scheme is a registered pension scheme or a qualifying recognised overseas pension scheme, capable of receiving the transfer payment proposed above
- I can confirm that the receiving scheme will only use the transferred pension benefits to provide pension benefits and will not take any action or omit to take any action which would result in an unauthorised payment
- I can confirm the above statements are true and that upon receipt of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme
- I give authority for Suffolk Life to contact HMRC to obtain confirmation of the status of the receiving scheme
- I acknowledge that Suffolk Life may delay to make the transfer until it has satisfied itself that:
  - a. The receiving scheme is registered with HMRC; and
  - b. The transfer would be a recognised transfer for HMRC's purposes.

Signed

Date

For on behalf of

Capacity in which signed

This document should be completed and returned to: Suffolk Life, 153 Princes Street, Ipswich, IP1 1QJ



Suffolk Life, 153 Princes Street  
Ipswich, Suffolk, IP1 1QJ, UK  
[www.suffolklife.co.uk](http://www.suffolklife.co.uk)

T 0870 414 7000  
F 0870 414 8000

**SUFFOLKLIFE**

# Transfer out discharge form

## Transferring funds to another pension provider

### 1 Instructions

You can use this form to:

- Request the transfer of some or all of the funds within your SIPP to another pension provider

Do not use this form to request an annuity purchase. Please contact us if you require a different form.

### 2 Summary of transferring scheme details

Total fund value

(Unaudited fund value as at 5 March 2015)

**£206,610.57**

Uncrystallised amount

**£206,610.57**

Total value  
made up of:

Crystallised amount

**£0.00**

#### Suffolk Life scheme and membership details

Scheme membership number	140401
Name	Paul Dawson
Scheme name	Suffolk Life Appropriate SIPP
Scheme address	153 Princes Street Ipswich Suffolk IP1 1QJ
Scheme Type	Registered pension scheme under chapter 2, part 2 of the Finance Act 2004
HMRC Pension Scheme Tax Reference	00690610RC

The un-audited values shown are approximate and are not guaranteed

T002

We may record and monitor calls. Call charges will vary. Suffolk Life Pensions Limited is authorised and regulated by the Financial Conduct Authority (number 116298) and is registered in England and Wales (number 1180742). Suffolk Life Annuities Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) and is registered in England and Wales (number 1011674). The registered address of both companies is shown above.

### 3 Transfer expectations

To be completed by Mr Dawson

#### 3a Transfer requirements

Is the transfer to be made in cash or as an in specie transfer?

- ☒ a All as cash
- ☐ b All in specie
- ☐ c Part cash, part in specie

- If you select 'All as cash', we will contact your investment manager(s) and/or asset provider(s) to arrange for all of the assets in your Suffolk Life MasterSIPP to be sold and transferred as cash.
- If you select 'All in specie' we will not sell any of the assets within your plan, but will arrange for their transfer in their current state.
- If you select 'part cash, part in specie' we will arrange for the in specie transfer of only those assets that you specifically list in your transfer request. All other assets will be sold and transferred as cash
- If any assets cannot be transferred in specie or cannot be accepted by the receiving scheme we will contact you
- If you subsequently wish to change the basis of the transfer from the option you select in this section, you must send us a fax or letter to confirm your wishes
- If you choose to transfer any of your assets in specie, please be aware that some investment managers or fund providers may treat this event as a trigger for a change in asset share class.

How would you like the cash element of your transfer to be sent to the chosen receiving scheme?

- ☐ a By Faster Payments, or CHAPS
- ☒ b By BACS

- Faster Payments and CHAPS payments are same-day electronic bank transfers, BACS transfers take between three and five working days
- All cash payments will be made by BACS, unless Faster Payments/CHAPS is requested. CHAPS will only be used when Faster Payments is unavailable.
- Faster Payments and CHAPS payments are subject to a fee, as detailed on our current schedule of fees which is available from our website: [www.suffolklife.co.uk](http://www.suffolklife.co.uk)

#### 3b Disinvestments

If any assets in your Suffolk Life MasterSIPP are to be disinvested and transferred as cash, you can help progress the transfer by instructing your investment manager or platform to sell these assets before the transfer begins

Please provide details of any instructions relating to this transfer that you have given to your investment manager or platform provider:

TRANSFER OF CASH ONLY



### 3c Amount of your fund to be transferred

Do you wish for the whole of your Suffolk Life MasterSIPP to be transferred to another provider?

☐

Yes, full transfer

☒

No, partial transfer

If a partial transfer is chosen, please complete the partial transfer instructions section

### 3d Partial transfer instructions

I wish to define the amount to be transferred by nominating:

a

☒

The value or proportion of my fund that is to be transferred  
(Please provide the proportion or value below)

b

☐

A list of assets to be transferred  
(Please provide us with details of which assets are to be transferred and where they are to be held below)

If you require a partial transfer out, please provide full details of the required transfer

£8,000 (EIGHT THOUSAND POUNDS ONLY)

Please note that the following rules apply to partial transfers:

- Partial transfers of crystallised funds cannot be made. If a crystallised arrangement is to be transferred, that arrangement must be transferred in full. If your Suffolk Life MasterSIPP contains more than one crystallised arrangement, you may choose which arrangements are to be transferred and which are to remain at Suffolk Life.

## 4 Transfer reasons

Did you receive advice from a financial adviser to transfer away from Suffolk Life?

☒

Yes

☐

No

Please provide details on why you are transferring out below:

PARTIAL SURRENDER TO NEW HORIZONS  
RETIREMENT BENEFITS SCHEME (SSAS) TO BUY OUT  
ONE OF THE TRUSTEES PENSIONS SHARES



## 5 Declaration

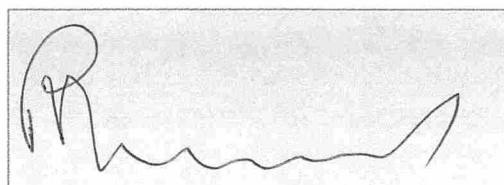
To be signed by Mr Dawson

- I formally request a transfer value to be made from the above Suffolk Life plan(s) (less any outstanding fees) to the chosen receiving scheme
- I understand that any cash elements of my transfer will be sent by BACS, unless I specifically request otherwise
- I understand that all of the assets that make up my chosen transfer value will be disinvested and transferred as cash, except for those assets that cannot be sold or those that I have specifically nominated for a transfer in specie, unless I have elected for my fund to be fully transferred in specie.
- I understand that if I have elected for my fund to be transferred in specie, it is my responsibility to check that the assets can be held by the chosen receiving investment firm and check whether they will carry out any share class conversions as part of the transfer
- I understand that any disinvestments that Suffolk Life must complete in order to provide sufficient cash to meet my chosen transfer value will be requested by letter
- I agree that, should I require existing assets in my Suffolk Life MasterSIPP to be sold at a specific time or for a specific value, I will notify Suffolk Life using this form and will contact my investment manager to arrange the disinvestment myself
- I understand that the ability to sell or transfer some assets, such as those held in fixed term bank accounts, may be limited and as a result the transfer of these assets may be delayed
- I understand that selling my holdings prior to transfer will incur transaction fees as stated in the Suffolk Life MasterSIPP Schedule of Fees and transferring my holdings in specie is likely to incur CREST transfer or other re-registration fees for each holding, which are payable from my fund
- I understand that the applicable investment and property transaction/transfer fees (whether payable to Suffolk Life or to third parties) will be applied on any in specie transfers out my Suffolk Life MasterSIPP. These will be paid from my fund without prior consultation with me or my adviser, unless I give prior instruction in writing to the contrary
- I agree the transfer shall be sufficient to end any of my claims to pension benefits from the portion of the plan that is transferred
- I have supplied all the necessary information and documentation to enable Suffolk Life to carry out a lifetime allowance test, if the transfer is to an overseas scheme
- I confirm that if I should take additional benefits from any pension arrangement, in excess of those declared on this form, I will provide Suffolk Life with all of the necessary information and documentation to enable Suffolk Life to carry out a lifetime allowance test
- I understand that my transfer will only be completed if my chosen receiving scheme is capable of accepting the transfer and the receiving scheme provider has properly completed this form
- I declare that to the best of my knowledge and belief the statements made on this form and its attachments (whether in my handwriting or not) are correct and complete
- I promise to take responsibility for any losses or expense that result from any untrue, misleading or inaccurate information that is given by me or on my behalf, on this form, or in respect of the transfer
- If my Suffolk Life MasterSIPP is to be fully closed, I understand that if any further values are received by my SIPP after the transfer to my chosen receiving scheme has been made, these will be collected in a non-interest bearing account and transferred separately, 6 months after the initial transfer. I accept that, should such a payment be required, Suffolk Life will take a charge (currently £100 plus VAT where applicable, per original plan) from the value to be transferred to the receiving scheme

### Pension Liberation

- I have read the Pensions Regulator's leaflet about pension liberation that Suffolk Life has sent me
- I understand that, if the receiving scheme is designed to provide access to my pension benefits earlier than is permitted (i.e. normally before age 55), there is a serious risk of significant tax charges; and there may also be a risk that the receiving scheme charges significant fees
- I agree and acknowledge that Suffolk Life:
  - a. Does not know whether or not the receiving scheme is designed to provide access to my pension benefits earlier than is normally permitted;
  - b. May delay to make the transfer until it has satisfied itself that:
    - i. The receiving scheme is registered with HMRC; and
    - ii. The transfer would be a recognised transfer for HMRC's purposes
  - c. Will let me know if it requests additional information from the receiving scheme to satisfy itself of the facts described in (b)(i) and (ii) immediately above

Investor's signature



Date

13/4/15

## 6 Required information about the receiving scheme

To be completed by the receiving scheme provider/administrator. We require all of the following information, before the transfer out can be initiated.

Note that the transfer will be delayed if all requirements are not met or the supporting enclosures are not sent.

### 6a Receiving scheme details

Receiving scheme name	NEW HORIZONS BENEFIT SCHEME
Reference/Policy number	PD
Is the receiving scheme based outside of the United Kingdom?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Receiving scheme's HMRC pension scheme reference	00743521 RZ
If the chosen receiving scheme is not based in the UK, what is its QROPS number?	

If the receiving scheme is not based in the UK, please contact us and we will send the HM Revenue & Customs 'Qualified Recognised Overseas Pension Scheme - Member information' form, which must be completed before the transfer is started.

### 6b Receiving scheme type

What is the receiving scheme type?

- ☒ a ☐ Personal or stakeholder pension  
(Please complete section 1 below)
- ☐ b ☐ Insured occupational scheme  
(Please complete section 1 below)
- ☐ c ☒ Non-insured occupational and other schemes  
(Please complete section 2 overleaf)

#### Section 1

Name of insurer/life office/personal pension operator	
Firm register number	
Address of insurer/life office/personal pension operator	

T002

We may record and monitor calls. Call charges will vary. Suffolk Life Pensions Limited is authorised and regulated by the Financial Conduct Authority (number 116298) and is registered in England and Wales (number 1180742). Suffolk Life Annuities Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) and is registered in England and Wales (number 1011674). The registered address of both companies is shown above.

## 6b Receiving scheme type (Continued)

### Section 2



We have enclosed a copy of the HM Revenue and Customs pension scheme certificate/registration document  
Note that this is a mandatory requirement

Name of trustees/administrator	INTERNATIONAL PENSION PARTNERS LEP T/A PENSION -
Address of trustees/administrator	PRACTITIONER.COM DAWMOUSE 33-35 DAWS LANE LONDON NW7 4SD

## 6c Contact details TRUSTEES

Contact name for the receiving scheme	MR P. DAWSON
Contact telephone number	0208 591 6671
Full address of receiving scheme (to which correspondence should be sent)	NEW HORIZONS RETIREMENT BENEFIT SCHEME 40 GLENNY HOUSE 56 LONG BRIDGE RD BARKING ESSEX IG11 8RW

## 6d Payment details BENEFITS SCHEME

Receiving scheme payee/account name	TRUSTEES OF NEW HORIZONS L		
Receiving scheme bank name	SANTANDER		
Receiving scheme account number	40908557	Receiving scheme sort code	09 01 27
Receiving scheme International Bank Account No.	/	Receiving scheme swift code (if applicable)	/

- Payments can only be made to the life office/trustee of the scheme
- All cash payments will be made by BACS, unless Faster Payments/CHAPS is requested
- Overseas transfers will normally be made by SWIFT payment



## 8 In specie transfer requirements

To be completed by the receiving scheme provider/administrator

If assets in the fund at Suffolk Life are to be transferred in specie, please provide details of the receiving investment manager

If any of the assets to be transferred must be held at an alternative location, please confirm which assets and where they are to be held

Receiving investment manager or broker name	<input type="text"/>		
Full address of investment manager /broker (to which all correspondence should be sent)	<input type="text"/>		
Contact telephone number	<input type="text"/>	Account number	<input type="text"/>

## 9 Receiving scheme declaration

To be signed by an authorised signatory of the receiving scheme

- I can confirm that the receiving scheme is a registered pension scheme or a qualifying recognised overseas pension scheme, capable of receiving the transfer payment proposed above
- I can confirm that the receiving scheme will only use the transferred pension benefits to provide pension benefits and will not take any action or omit to take any action which would result in an unauthorised payment
- I can confirm the above statements are true and that upon receipt of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme
- I give authority for Suffolk Life to contact HMRC to obtain confirmation of the status of the receiving scheme
- I acknowledge that Suffolk Life may delay to make the transfer until it has satisfied itself that:
  - a. The receiving scheme is registered with HMRC; and
  - b. The transfer would be a recognised transfer for HMRC's purposes.

Signed

Date

For on behalf of

Capacity in which signed

This document should be completed and returned to: Suffolk Life, 153 Princes Street, Ipswich, IP1 1QJ



## 7 In specie transfer requirements

To be completed by the receiving scheme provider/administrator

If assets in the fund at Suffolk Life are to be transferred in specie, please provide details of the receiving investment manager  
If any of the assets to be transferred must be held at an alternative location, please confirm which assets and where they are to be held

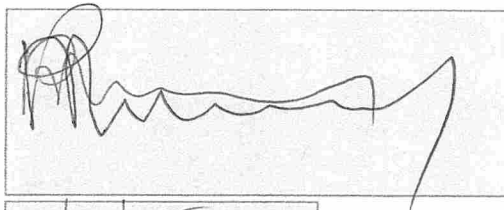
Receiving investment manager or broker name			
Full address of investment manager /broker (to which all correspondence should be sent)			
Contact telephone number		Account number	

## 8 Receiving scheme declaration

To be signed by an authorised signatory of the receiving scheme

- I can confirm that the receiving scheme is a registered pension scheme or a qualifying recognised overseas pension scheme, capable of receiving the transfer payment proposed above
- I can confirm that the receiving scheme will only use the transferred pension benefits to provide pension benefits and will not take any action or omit to take any action which would result in an unauthorised payment
- I can confirm the above statements are true and that upon receipt of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme
- I give authority for Suffolk Life to contact HMRC to obtain confirmation of the status of the receiving scheme
- I acknowledge that Suffolk Life may delay to make the transfer until it has satisfied itself that:
  - a. The receiving scheme is registered with HMRC; and
  - b. The transfer would be a recognised transfer for HMRC's purposes.

Signed



Date

11/3/15

For on behalf of

~~P. Dawson~~ P. Dawson

Capacity in which signed

Trustee

This document should be completed and returned to: Suffolk Life, 153 Princes Street, Ipswich, IP1 1QJ

# Transfer out discharge form

## Transferring funds to another pension provider

### 1 Instructions

You can use this form to:

- Request the transfer of some or all of the funds within your SIPP to another pension provider

Do not use this form to request an annuity purchase. Please contact us if you require a different form.

### 2 Summary of transferring scheme details

Uncrystallised amount

£363,502.49

Total fund value

(Unaudited fund value as at 5 March 2015)

£363,502.49

Total value  
made up of:

Crystallised amount

£0.00

#### Suffolk Life scheme and membership details

Scheme membership number	108619
Name	Mark Pilgrim Stevens
Scheme name	Suffolk Life Self Invested Personal Pension
Scheme address	153 Princes Street Ipswich Suffolk IP1 1QJ
Scheme Type	Registered pension scheme under chapter 2, part 2 of the Finance Act 2004
HMRC Pension Scheme Tax Reference	00605668RP

The un-audited values shown are approximate and are not guaranteed

### 3 Transfer expectations

To be completed by Mr Stevens

#### 3a Transfer requirements

Is the transfer to be made in cash or as an in specie transfer?

- ☒ a All as cash
- ☐ b All in specie
- ☐ c Part cash, part in specie

- If you select 'All as cash', we will contact your investment manager(s) and/or asset provider(s) to arrange for all of the assets in your Self-Invested Personal Pension to be sold and transferred as cash.
- If you select 'All in specie' we will not sell any of the assets within your plan, but will arrange for their transfer in their current state.
- If you select 'part cash, part in specie' we will arrange for the in specie transfer of only those assets that you specifically list in your transfer request. All other assets will be sold and transferred as cash
- If any assets cannot be transferred in specie or cannot be accepted by the receiving scheme we will contact you
- If you subsequently wish to change the basis of the transfer from the option you select in this section, you must send us a fax or letter to confirm your wishes
- If you choose to transfer any of your assets in specie, please be aware that some investment managers or fund providers may treat this event as a trigger for a change in asset share class.

How would you like the cash element of your transfer to be sent to the chosen receiving scheme?

- ☐ a By Faster Payments, or CHAPS
- ☒ b By BACS

- Faster Payments and CHAPS payments are same-day electronic bank transfers, BACS transfers take between three and five working days
- All cash payments will be made by BACS, unless Faster Payments/CHAPS is requested. CHAPS will only be used when Faster Payments is unavailable.
- Faster Payments and CHAPS payments are subject to a fee, as detailed on our current schedule of fees which is available from our website: [www.suffolklife.co.uk](http://www.suffolklife.co.uk)

#### 3b Disinvestments

If any assets in your Self-Invested Personal Pension are to be disinvested and transferred as cash, you can help progress the transfer by instructing your investment manager or platform to sell these assets before the transfer begins

Please provide details of any instructions relating to this transfer that you have given to your investment manager or platform provider:

TRANSFER OF CASH ONLY.



### 3c Amount of your fund to be transferred

Do you wish for the whole of your Self-Invested Personal Pension to be transferred to another provider?

☐

Yes, full transfer

☒

No, partial transfer

If a partial transfer is chosen, please complete the partial transfer instructions section

### 3d Partial transfer instructions

I wish to define the amount to be transferred by nominating:

a

☒

The value or proportion of my fund that is to be transferred  
(Please provide the proportion or value below)

b

☐

A list of assets to be transferred  
(Please provide us with details of which assets are to be transferred and where they are to be held below)

If you require a partial transfer out, please provide full details of the required transfer

£8000.00 - EIGHT THOUSAND POUNDS ONLY.

Please note that the following rules apply to partial transfers:

- Partial transfers of crystallised funds cannot be made. If a crystallised arrangement is to be transferred, that arrangement must be transferred in full. If your Self-Invested Personal Pension contains more than one crystallised arrangement, you may choose which arrangements are to be transferred and which are to remain at Suffolk Life.

## 4 Transfer reasons

Did you receive advice from a financial adviser to transfer away from Suffolk life?

☒

Yes

☒

No

Please provide details on why you are transferring out below:

PARTIAL SURRENDER TO NEW HORIZONS RETIREMENT BENEFITS SCHEME(SSAS) TO BUY OUT ONE OF THE TRUSTEES PENSION SHARES



## 5 Lost policy declaration

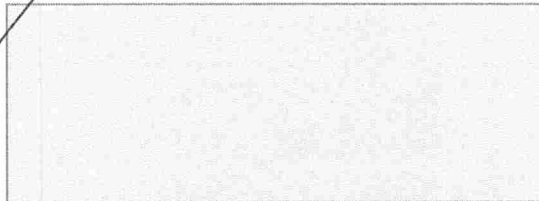
To be signed by Mr Stevens

If you wish to fully transfer all of your SIPP, please attach your original policy documents when returning this form to Suffolk Life. If these documents cannot be found, please read and sign the declaration below.

I declare that:

- The original policy documents have been lost or destroyed
- Neither the policy nor the benefits accrued within it have been transferred, charged, lent, deposited or assigned or dealt with in any manner affecting the absolute title and/or the person entitled to receipt of the benefits
- I request that, if my SIPP is to be fully transferred, the Directors of Suffolk Life Annuities Limited should treat my policy documents as being permanently destroyed. In return for them doing so, I promise to take responsibility for any loss or expenses which are incurred as a result of any untrue, misleading or inaccurate information given by me or on my behalf, either on this form or in respect of any request to take or transfer benefits from the policy.
- I promise to deliver the original policy documents to the company, should they ever be recovered, so that they may be cancelled

Investor's signature



Date



## 6 Declaration

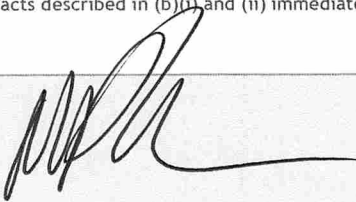
To be signed by Mr Stevens

- I formally request a transfer value to be made from the above Suffolk Life policy(ies) (less any outstanding fees) to the chosen receiving scheme
- I understand that any cash elements of my transfer will be sent by BACS, unless I specifically request otherwise
- I understand that all of the assets that make up my chosen transfer value will be disinvested and transferred as cash, except for those assets that cannot be sold or those that I have specifically nominated for a transfer in specie, unless I have elected for my fund to be fully transferred in specie.
- I understand that if I have elected for my fund to be transferred in specie, it is my responsibility to check that the assets can be held by the chosen receiving investment firm and check whether they will carry out any share class conversions as part of the transfer
- I understand that any disinvestments that Suffolk Life must complete in order to provide sufficient cash to meet my chosen transfer value will be requested by letter
- I agree that, should I require existing assets in my Self-Invested Personal Pension to be sold at a specific time or for a specific value, I will notify Suffolk Life using this form and will contact my investment manager to arrange the disinvestment myself
- I understand that the ability to sell or transfer some assets, such as those held in fixed term bank accounts, may be limited and as a result the transfer of these assets may be delayed
- I understand that selling my holdings prior to transfer will incur transaction fees as stated in the Self-Invested Personal Pension Schedule of Fees and transferring my holdings in specie is likely to incur CREST transfer or other re-registration fees for each holding, which are payable from my fund
- I understand that the applicable investment and property transaction/transfer fees (whether payable to Suffolk Life or to third parties) will be applied on any in specie transfers out my Self-Invested Personal Pension. These will be paid from my fund without prior consultation with me or my adviser, unless I give prior instruction in writing to the contrary
- I agree the transfer shall be sufficient to end any of my claims to pension benefits from the portion of the plan that is transferred
- I have supplied all the necessary information and documentation to enable Suffolk Life to carry out a lifetime allowance test, if the transfer is to an overseas scheme
- I confirm that if I should take additional benefits from any pension arrangement, in excess of those declared on this form, I will provide Suffolk Life with all of the necessary information and documentation to enable Suffolk Life to carry out a lifetime allowance test
- I understand that my transfer will only be completed if my chosen receiving scheme is capable of accepting the transfer and the receiving scheme provider has properly completed this form
- I declare that to the best of my knowledge and belief the statements made on this form and its attachments (whether in my handwriting or not) are correct and complete
- I promise to take responsibility for any losses or expense that result from any untrue, misleading or inaccurate information that is given by me or on my behalf, on this form, or in respect of the transfer
- If my Self-Invested Personal Pension is to be fully closed, I understand that if any further values are received by my SIPP after the transfer to my chosen receiving scheme has been made, these will be collected in a non-interest bearing account and transferred separately, 6 months after the initial transfer. I accept that, should such a payment be required, Suffolk Life will take a charge (currently £100 plus VAT where applicable, per original plan) from the value to be transferred to the receiving scheme

### Pension Liberation

- I have read the Pensions Regulator's leaflet about pension liberation that Suffolk Life has sent me
- I understand that, if the receiving scheme is designed to provide access to my pension benefits earlier than is permitted (i.e. normally before age 55), there is a serious risk of significant tax charges; and there may also be a risk that the receiving scheme charges significant fees
- I agree and acknowledge that Suffolk Life:
  - a. Does not know whether or not the receiving scheme is designed to provide access to my pension benefits earlier than is normally permitted;
  - b. May delay to make the transfer until it has satisfied itself that:
    - i. The receiving scheme is registered with HMRC; and
    - ii. The transfer would be a recognised transfer for HMRC's purposes
  - c. Will let me know if it requests additional information from the receiving scheme to satisfy itself of the facts described in (b)(i) and (ii) immediately above

Investor's signature



Date

7/5/2015.

## 7 Required information about the receiving scheme

To be completed by the receiving scheme provider/administrator. We require all of the following information, before the transfer out can be initiated.

Note that the transfer will be delayed if all requirements are not met or the supporting enclosures are not sent.

### 7a Receiving scheme details

Receiving scheme name	NEW HORIZONS RETIREMENT BENEFITS SCHEME
Reference/Policy number	NCV
Is the receiving scheme based outside of the United Kingdom?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Receiving scheme's HMRC pension scheme reference	00743521 RZ
If the chosen receiving scheme is not based in the UK, what is its QROPS number?	/

If the receiving scheme is not based in the UK, please contact us and we will send the HM Revenue & Customs 'Qualified Recognised Overseas Pension Scheme - Member information' form, which must be completed before the transfer is started.

### 7b Receiving scheme type

What is the receiving scheme type?

☐ a Personal or stakeholder pension  
(Please complete section 1 below)

☐ b Insured occupational scheme  
(Please complete section 1 below)

☒ c Non-insured occupational and other schemes  
(Please complete section 2 overleaf)

#### Section 1

Name of insurer/life office/personal pension operator	
Firm register number	
Address of insurer/life office/personal pension operator	



## 7b Receiving scheme type (Continued)

### Section 2

☐ We have enclosed a copy of the HM Revenue and Customs pension scheme certificate/registration document  
Note that this is a mandatory requirement

Name of ~~trustees~~/administrator

INTERNATIONAL PENSION PARTNERS LLP  
TIA PENSION PRACTITIONER.COM.

Address of ~~trustees~~/administrator

DAWS HOUSE  
33-35 DAWS LANE  
LONDON  
NW7 4SD

## 7c Contact details — TRUSTEES

TRUSTEE Contact name for the receiving scheme

MR N.C. VIVIAN

Contact telephone number

020. 8591. 6671

Full address of receiving scheme  
(to which correspondence should be sent)

NEW HORIZONS RETIREMENT BENEFITS SCHEME  
C/O GLENNY HOUSE  
56 LONGBRIDGE ROAD  
BARKING  
ESSEX. IG11 8RW

## 7d Payment details

Receiving scheme payee/account name

TRUSTEES OF NEW HORIZONS RETIREMENT/BENEFITS SCHEME

Receiving scheme bank name

SANTANDER

Receiving scheme account number

40908557

Receiving scheme sort code

09.01.27

Receiving scheme International Bank Account No.

—

Receiving scheme swift code (if applicable)

—

- Payments can only be made to the life office/trustee of the scheme
- All cash payments will be made by BACS, unless Faster Payments/CHAPS is requested
- Overseas transfers will normally be made by SWIFT payment



## 8 In specie transfer requirements

To be completed by the receiving scheme provider/administrator

If assets in the fund at Suffolk Life are to be transferred in specie, please provide details of the receiving investment manager

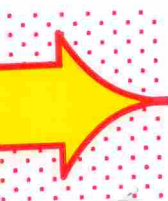
If any of the assets to be transferred must be held at an alternative location, please confirm which assets and where they are to be held

Receiving investment manager or broker name			
Full address of investment manager /broker (to which all correspondence should be sent)			
Contact telephone number		Account number	

## 9 Receiving scheme declaration

To be signed by an authorised signatory of the receiving scheme

- I can confirm that the receiving scheme is a registered pension scheme or a qualifying recognised overseas pension scheme, capable of receiving the transfer payment proposed above
- I can confirm that the receiving scheme will only use the transferred pension benefits to provide pension benefits and will not take any action or omit to take any action which would result in an unauthorised payment
- I can confirm the above statements are true and that upon receipt of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme
- I give authority for Suffolk Life to contact HMRC to obtain confirmation of the status of the receiving scheme
- I acknowledge that Suffolk Life may delay to make the transfer until it has satisfied itself that:
  - a. The receiving scheme is registered with HMRC; and
  - b. The transfer would be a recognised transfer for HMRC's purposes.



Signed	
Date	
For on behalf of	
Capacity in which signed	

This document should be completed and returned to: Suffolk Life, 153 Princes Street, Ipswich, IP1 1QJ