

BLUE SKY WEALTH MANAGEMENT

Suite 3.49 Canterbury Court, Kennington Park Business Centre,
1-3 Brixton Road, London SW9 6DE
T. 020 3176 4325 F. 0700 390 9913 E. audleywright@blueskywm.co.uk

Bradley Davis
Daws House
33-35 Daws Lane
London
NW7 4SD

17th May 2013

Dear Brad,

Re: P T Dolan Retirement Benefit Scheme

Please find the following documents attached:

- Barclays Transfer-out scheme authority form
- Barclays Statement of entitlement to a guaranteed cash equivalent
- Barclays Transfer agreement
- Hornbuckle Transfer out request
- Hornbuckle Transfer out mandate
- Hornbuckle Receiving scheme declaration
- Statement for certified high net worth individuals
- Statement for self-certified sophisticated investors.

Could you please sign and post back the transfer agreement for the client's signature.

Should you require further information please do not hesitate to contact me.

Sincerely yours,
Audley Wright

The Barclays Bank UK Retirement Fund (the UKRF)
The 1964 Pension Scheme

Transfer agreement

Transfer of all of the transfer value to an occupational pension scheme

Name of the transferring scheme:	The Barclays Bank UK Retirement Fund
Name of the member:	Mr PT Dolan
Reference number:	0346152
Date of birth:	15 May 1964
Guaranteed transfer value:	£543722.75
Guarantee end date:	12 June 2013

To be filled in by the administrator of the receiving occupational pension scheme

Name of the receiving scheme: PT Dolan Retirement Benefit Scheme

Is the receiving scheme currently contracted-out?

Yes ☐

No ☐

If yes, please complete the box below.

Employer's contracted-out number:	
Scheme's contracted-out number:	
Date contracted-out employment began:	
How any Guaranteed Minimum Pension will be revalued:	

We will transfer the payment directly to the receiving scheme's bank account. Please fill in the section below.

Bank account

Name of the bank:

Name of the account:

Branch address and postcode:

Account number:

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Sort code:

			-			-		
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Guarantee

We confirm to the Trustee of the transferring scheme that:

- The receiving occupational pension scheme is registered under Chapter 2 of Part 4 of the Finance Act 2004;
- The member is a member of the receiving scheme and the sums transferred will be held in connection with that member.

Signature for and on behalf of the administrator of the receiving scheme: _____

Print name: _____

Title: _____

Date: _____

To be filled in by the member

Please pay all of my cash equivalent under the transferring scheme as a transfer value to the receiving scheme named on the first page.

- I confirm that I have been accepted as a member of the receiving scheme.
- I confirm that the trustees of the receiving scheme have agreed to accept the transfer and I have received a statement showing the benefits to be awarded in respect of the transfer payment.
- 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 transferring scheme.
- I have not been given any advice by Barclays or the Trustee about whether or not I should make this request and have had the opportunity to take independent financial advice related to this request.
- I understand that the Trustee and Barclays will not consider whether or not the transfer that I have requested is in my interest and will not consider the interests of any of my relatives or dependants.
- I acknowledge that, in complying with my request, the Trustee and my (former) employer(s) will be discharged of all liability to provide benefits to me in respect of the transfer value.
- I understand that there is no statutory requirement on the receiving scheme to provide for survivors' benefits out of the transfer payment.
- I understand that my Guaranteed Minimum Pension (GMP) has been converted into its cash equivalent and forms part of my transfer value. I understand that once the transfer takes effect, I will no longer be entitled to a GMP, or to the increases (during periods of deferment or after my GMP Date) on the portion of my transfer value that previously related to my GMP (my 'Former GMP'). However, I understand that my additional State Pension will continue to be calculated as if I remained entitled to my Former GMP.

I confirm that my date of birth shown on the first page is correct.

Signature: _____

Date: _____

Print name: _____

**The Barclays Bank UK Retirement Fund (the UKRF)
The 1964 Pension Scheme**

Statement of entitlement to a guaranteed cash equivalent

Mr PT Dolan

Personal details

Reference number:	0346152
Date of birth:	15 May 1964
Gender:	Male
Date of leaving:	16 April 1993
Date Pensionable Service commenced:	3 December 1984
Normal Retirement Date (NRD):	15 May 2024
Guaranteed Minimum Pension (GMP) age:	65
Date statement was requested:	28 January 2013
The NRD is the earliest date the member may be able to take their pension without any reduction for early retirement	

Benefit crystallisation

Percentage of standard lifetime allowance used by previous crystallisation events in this Scheme:

0.00%

Percentage of standard lifetime allowance used by previous schemes where a transfer-in has been received:

0.00%

Transfer entitlement

Guaranteed transfer value

which includes:

Scheme pension built up before 6 April 1997

Transfer value of Guaranteed Minimum Pension (GMP)

Other rights

£	543722.75
£	53852.83
£	489869.92

Guarantee date 12 March 2013

Pension benefits

GMP built up before 6 April 1988

GMP built up after 5 April 1988

Scheme pension (over the GMP) built up before 6 April 1997

Total Scheme pension

Pension at 16 April 1993

£	238.68 a year
£	338.52 a year
£	13311.69 a year
£	13888.89 a year

State Pension Deduction

£	303.85 a year
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Please refer to the transfer guide for details of benefits payable on death before and after retirement, the

State Pension Deduction and increases to the pension in deferment and once it is in payment.

STATEMENT FOR SELF-CERTIFIED SOPHISTICATED INVESTORS

The statement to be signed for the purposes of article 50A(1) (definition of self-certified sophisticated investor) must be in the following form and contain the following content—

"Statement for Self-Certified Sophisticated Investor

I declare that I am a self-certified sophisticated investor for the purposes of the Financial Services Markets Act (Financial Promotions) Order 2005.

I understand that this means:

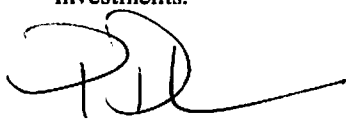
- (a) I can receive financial promotions that may not have been approved by a person authorised by the Financial Services Authority;
- (b) the content of such financial promotions may not conform to rules issued by the Financial Services Authority;
- (c) **by signing this statement I may lose significant rights;**
- (d) I may have no right to complain to either of the following –
 - (i) the Financial Services Authority; or
 - (ii) the Financial Ombudsman Scheme;
- (e) I may have no right to seek compensation from the Financial Services Compensation Scheme.

I am a self-certified sophisticated investor because **at least one of the following applies –**

- (a) I am a member of a network or syndicate of business angels and have been so for at least the last six months prior to the date below;
- (b) I have made more than one investment in an unlisted company in the two years prior to the date below;
- (c) I am working, or have worked in the two years prior to the date below, in a professional capacity in the private equity sector, or in the provision of finance for small and medium enterprises;
- (d) I am currently, or have been in the two years prior to the date below, a director of a company with an annual turnover of at least £1 million.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.



Signature

14/5/2013

Date

STATEMENT FOR CERTIFIED HIGH NET WORTH INDIVIDUALS

The statement to be signed for the purposes of article 48(2) (definition of high net worth individual) must be in the following form and contain the following content—

“Statement for Certified High Net Worth Individual

I declare that I am a certified high net work individual for the purposes of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

I understand that this means:

- (a) I can receive financial promotions that may not have been approved by a person authorised by the Financial Services Authority;
- (b) the content of such financial promotions may not conform to rules issued by the Financial Services Authority;
- (c) **by signing this statement I may lose significant rights;**
- (d) I may have no right to complain to either of the following –
 - (i) the Financial Services Authority; or
 - (ii) the Financial Ombudsman Scheme;
- (e) I may have no right to seek compensation from the Financial Services Compensation Scheme.

I am a certified high net worth individual because **at least one of the following applies –**

- (a) I had, during the financial year immediately preceding the date below, an annual income to the value of £100,000 or more;
- (b) I held, throughout the financial year immediately preceding the date below, net assets to the value of £250,000 or more. Net assets for these purposes do not include –
 - (i) the property which is my primary residence or any loan secured on that residence;
 - (ii) any rights of mine under a qualifying contract of insurance within the meaning of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2011;
 - or
 - (iii) any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or dependants are), or may be entitled.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.



Signature

14/5/2013

Date

The Barclays Bank UK Retirement Fund (the UKRF)

Identity verification requirements

Name of the member:	Mr PT Dolan
Reference number:	0346152
Date of birth:	15 May 1964

Security identification check


As part of our security procedures, before we are able to pay a transfer value to another pension arrangement we will validate your name, address and other personal information supplied by you against appropriate third party databases. In performing these checks, information provided by you may be disclosed to a registered credit reference agency, which may keep a record of the search.

This search is done only to confirm your identity and is not a credit check, so it will not affect your credit rating. Any personal information used will be treated securely and strictly in accordance with the Data Protection Act 1998.

As a secondary check we will require a copy of the relevant page of your current passport showing your photograph and passport number.

If you do not have a current passport please contact us immediately and we will let you know what alternative documentation we require.

I consent to Towers Watson carrying out a security identification check and enclose a copy of my current passport.

Signature:  Date: 14/5/2013

Print name: PAUL DOLAN

Please ensure that you complete and return this document promptly to avoid any delay in the payment of your benefits.

The Barclays Bank UK Retirement Fund (the UKRF)
The 1964 Pension Scheme

Transfer-out scheme authority form

Name of the member:

Mr PT Dolan

Reference number:

0346152

On behalf of the trustees or scheme administrator of the following arrangement, we give you permission to ask HM Revenue & Customs for any information about the arrangement's registration status.

Name of arrangement:

PT DOLAN

RETIREMENT BENEFIT SCHEME

Address and post code:

GREENCHASE LTD

SUITE 3.49 CANTERBURY COURT

KENNINGTON BUSINESS CENTRE

1-3 BRIXTON ROAD, LONDON

Pension scheme tax reference (PSTR)/QROPS number:

DD 799 557 RR

Employer contracting-out number:

Scheme contracting-out number:

Signature:



Date:

14/5/2013

Print name:

PAUL DOLAN

Please return the filled-in form to:

The Barclays Bank UK Retirement Fund
PO Box 709
Redhill
RH1 9EG
UK

Transfer Out Request

1. Personal details		
Title MR	Surname DOLAN	Forename PAUL TEIRNAN
Address BAYFORD LODGE, 1 COLLEGE AVENUE EDSDM		
		Postcode KT12 4HN

2. Reason for transfer (please tick all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Financial Adviser's advice | <input checked="" type="checkbox"/> Pension Scheme no longer required |
| <input type="checkbox"/> Purchasing an annuity | <input type="checkbox"/> Not happy with fees |
| <input type="checkbox"/> Property purchase with another provider | <input type="checkbox"/> Require more investment flexibility |
| <input type="checkbox"/> Not happy with administration (please provide further details below) | <input type="checkbox"/> Other (please provide further details below) |

Further details

3. Receiving scheme details

Receiving scheme details RT. DOLAN RETIREMENT BENEFIT SCHEME	
Scheme number 00799 557 RR	
Address GREENCHASE LTD. SUITE 3.49 CANTERBURY COURT, KENNINGTON BUSINESS CENTRE 1-3 BRIXTON ROAD, LONDON	
	Postcode SW9 6DE

Is the transfer to a

- | | |
|---|---|
| <input type="checkbox"/> A registered UK Pension Scheme | If yes, please provide the scheme FSA number <input type="text"/> |
| <input type="checkbox"/> Non UK Pension Scheme | If yes, please complete section 3 overleaf |

4. QROPS

Is the scheme you are transferring to a Qualifying Recognised Overseas Pension Scheme (QROPS) as defined by HM Revenue and Customs under Chapter 4 of the Finance Act 2004, has satisfied HM Revenue and Customs requirements in this respect, and is also able to accept transfers of uncrystallised and crystallised funds?

Yes ☐ No ☒

If No you cannot proceed with the transfer to a non UK registered Pension Scheme
Have you taken any benefits from other pension funds since 6 April 2006?

If yes please provide details of any benefits taken from other pension funds since 6 April 2006 below (please continue on a separate sheet if required)

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MITCHELL

Transfer Out V10.0 12022013

Name of pension scheme	Name of administrator	Benefits taken	% of lifetime allowance
			%
			%
			%
			%
			%
Total used to date			%

5. Transfer Options

Do you wish to transfer your entire fund?

☒ Yes (please complete section 6) ☐ No (please complete section 7)

Please note:

If you want to make a partial transfer this can only consist of funds not being used to provide an income. If you want to transfer funds being used to provide an income you will have to make a full transfer.

6. Full Transfer

Some or all of the investments in your fund may be able to be transferred in specie (where the new scheme becomes the owner without having to sell the asset)

Do you wish to transfer your investment in specie, where possible?

- ☐ Yes, all of them (*I understand Hornbuckle Mitchell will confirm me if this is not possible*)
- ☒ No, please encash them
- ☐ Yes, some of them (please specify below)

Name of asset and description (inc units and fund)	Ref/policy number	Value £

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Transfer Out V10.0 12022013

7. Partial Transfer

Please complete if you want to transfer some of your investments to a new Pension Scheme.

Amount to be transferred £

Do you wish to transfer your investments in specie where possible?

☐ Yes, (please specify which assets are to be transferred)

☐ No, (your investments will need to be encashed before a transfer is made to your new scheme)

If investments are being transferred in specie, the cash balance will not be transferred until all in-specie transfers have been completed.

Name of asset and description (Inc units and fund)	Ref/policy number	Value £

8. Property

If you have a property in your scheme please confirm if you would like it to be - ☐ Transferred
☐ Sold

Please provide details of the solicitor dealing with the transfer or sale

Name	
Address	
	Postcode
Telephone	Fax
E-mail address	

If the property is to be sold please provide details of the purchaser and their solicitor

Purchaser Name	
Address	
	Postcode
Telephone	Fax
E-mail address	

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Transfer Out V10.0 12022013

Please provide details of the purchaser's solicitor below

Name	
Address	
	Postcode
Telephone	Fax
E-mail address	

9. Cash balances

Please confirm how your cash balance(s) are to be transferred to your new scheme.

Please note: If your Pension Scheme includes a property or investments that are to be transferred or sold, we will not close the Pension Scheme bank account until all transactions are complete.

☐ CHAPS

(same day payment, a bank charge will apply)

☒ BACS

(three day transfer, no bank charge, please complete additional BACS)

Please contact your scheme administrator who will be happy to email you a copy.

For non Bank of Scotland accounts, we will make the payment by BACS if no option is selected

10. If taking income

Please Note

If we receive your transfer request after the 15th of the month we may not be able to transfer your cash until your income has been paid on the last working day of that month, however we will confirm this to you.

If you are transferring assets in specie you should be aware that this can sometimes take a number of months to complete. If you are taking an income from your arrangement with us, please confirm whether we should continue to pay your income until the transfer of cash is fully complete.

☐ Yes

please continue to pay my income

☒ No

please stop paying my income immediately

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Transfer Out V10.0 12022013

Transfer Out Mandate

(Please complete for each Asset Provider, Stockbroker and Bank Account etc held in the Scheme)

Company name	
Address	
	Postcode

Please accept this as my authority to (please tick) encash or transfer in specie the following assets to the transferring company: ☐ All of my assets ☐ only the assets listed below, or £ (please specify)

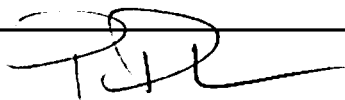
Please encash the following		
Name of asset and description (Inc units and fund)	Ref/policy number	Value £

Please transfer the following investments in-specie		
Name of asset and description (Inc units and fund)	Ref/policy number	Value £

Account name	
Account number	Sort code

Please select the relevant bank below

- ☐ Bank of Scotland, New Ueberior House, Earl Grey Street, Edinburgh, EH3 9BN
- ☐ Cater Allen Bank, 9 Nelson Street, Bradford, BD1 5AN
- ☐ Butterfield Private Bank, 99 Gresham Street, London, EC2V 7NG

Further information	
Signed (Trustee 1) 	Date 14/5/13
Signed (Trustee 2)	Date

11. Payments received after the transfer is complete

Whilst Hornbuckle Mitchell will endeavour to ensure all funds are transferred together, we do not have control over unexpected monies sent from investment companies once the transfer is complete. Where necessary we will contact your new administrator to ask them to accept the funds, but in some cases they may be unable or unwilling to accept them. In these cases, HMRC rules allow us to make a single one-off payment to you.

Our standard fee for dealing with these transactions is £145. We will charge this fee for amounts over £1500, but will reduce it to £50 for amounts of between £150 and £1500

We will then return the excess to you net of any relevant tax through P.A.Y.E.


For amounts below £150, we will charge the reduced fee of £50 to cover the administration; the remaining fund will be donated to our nominated charity (details are available on request).

12. Declaration

I confirm that I would like Hornbuckle Mitchell Group Ltd to action my request to make a transfer as detailed on this transfer out request form.

I understand and agree that:

- To the best of my knowledge and belief the statements included on this form are true and complete
- It is an offence to make false statements and that the penalties are severe and could lead to prosecution
- I authorise Hornbuckle Mitchell Group Ltd
- To release details about the transfer of benefits from my Pension Scheme to the receiving scheme (if applicable)
- Check with HM Revenue & Customs regarding the details of any certificate which enhances my lifetime allowance
- The liability of Hornbuckle Mitchell Group Ltd and Hornbuckle Mitchell Trustees Limited is discharged in respect of the assets transferred
- Upon transfer, Hornbuckle Mitchell Group Ltd will no longer be responsible for providing pension benefits to me in respect of the assets transferred
- Any income payments I am currently receiving could be affected due to lack of funds to pay my pension during the transfer process and I will not hold Hornbuckle Mitchell Group Ltd liable for these payments.
- Any fees deducted from the scheme account prior to receipt of the Transfer Out form will not be refunded as per Hornbuckle Mitchell's current fee schedule, a transfer out fee will also be deducted from the scheme account. This will be deducted in around 5 working days from when the payment is requested.
- I agree to the above distribution and associated fees regarding payments received after my pension arrangement has transferred
- By signing the application form I authorise Hornbuckle Mitchell Trustees Limited and the Bank of Scotland/ Cater Allen Bank/Butterfield Private Bank to close the scheme bank account and transfer the remaining cash balance to my new provider once all of the assets have been transferred.

Signature		Date	14/5/13
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MITCHELL**

Transfer Out V10.0 12022013

Receiving Scheme Declaration

(to be completed by the receiving scheme administrator)

Member name		PAUL TEIRMAN DOLAN	
Name of scheme		PT DOLAN RETIREMENT	
Contact name of receiving scheme		GREENCHASE LTD	
Address		SUITE 3.49 CANTERBURY COURT, KENNINGTON	
BUSINESS CENTRE 1-3 BRIXTON ROAD, LONDON		Postcode	SW9 6DE
Telephone		Fax	
E-mail address			
Pension Scheme Tax Reference Number		00799557RR	
Your Scheme reference number			

Please tick one of the following

- ☐ We confirm that our scheme is a registered Pension Scheme in accordance with Chapter 4 of the Finance Act 2004 and is able to accept transfers of Uncrystallised and Crystallised funds.
- ☐ We confirm that a Qualifying Recognised Overseas Pension Scheme (QROPS) as defined by HM Revenue & Customs under chapter 4 of the Finance Act 2004 and has satisfied HM Revenue & Customs requirements in this respect and is also able to accept transfers of Uncrystallised and Crystallised funds. (If the receiving scheme is a QROPS please enclose a copy of the letter from HM Revenue & Customs confirming the recognised status of this scheme)
- ☐ Other

We confirm that our scheme cannot accept the following:

- | | |
|--|---|
| <input type="checkbox"/> In specie transfer of unlisted shares | <input type="checkbox"/> Scheme Pension |
| <input type="checkbox"/> Borrowing Pre 06/04/2006 | <input type="checkbox"/> Third party loans |
| <input type="checkbox"/> In specie transfer of property | <input type="checkbox"/> Other (Please specify) |

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Please provide your bank details so that we can transfer the monies to you

Account name	
Account number	Sort code
Bank name and address	
	Postcode

In specie details

Please complete this section if your Pension Scheme can accept an in specie transfer of assets

How should assets be registered?	
First name assets should be registered to	
Address	
	Postcode
Second name assets should be registered to (If applicable)	
Address	
	Postcode

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Transfer Out V10.0 12022013

Important notes and Declaration

Please complete this form as fully as possible

Please return the completed form to the relevant Hornbuckle Mitchell address overleaf.

Hornbuckle Mitchell Group Ltd cannot be held responsible for delays in transferring the assets where an incomplete form is submitted.

As there are likely to be a number of parties involved in this transfer, Hornbuckle Mitchell Group Ltd is unable to provide a deadline for the completion of the transfer.

Hornbuckle Mitchell Group Ltd will prepare a valuation of the Pension Scheme assets prior to processing the transfer.

Details of the fees that Hornbuckle Mitchell Group Ltd will charge can be found on our Fee Schedule. If there are any outstanding fees on the Pension Scheme, these will need to be settled before the transfer can proceed.

Hornbuckle Mitchell Group Ltd is not responsible for any charges levied by other companies involved in the transfer and details of their fees should be sought directly from these companies.

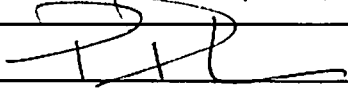
Any transferring of assets in specie will be carried out before the Pension Scheme bank account is closed.

Hornbuckle Mitchell Group Ltd will not proceed with the transfer until any cancellation notice periods have expired.

To the best of our knowledge and belief the statements included on this form are true and complete.

We understand that upon receipt and acceptance of the transfer value it will be applied to provide benefits for or in respect of the member under the receiving scheme.

We give Hornbuckle Mitchell permission to approach HM Revenue & Customs for confirmation that this scheme is either a registered Pension Scheme, or a QROPS that complies with HM Revenue & Customs requirements

Signed 	Date 14/5/13
Print name	
Address SUITE 349, CANTERBURY COURT, KENNINGTON BUSINESS CENTRE, 13 BRIXTON ROAD, LONDON	
Postcode SW9 6DE	

Please return the signed and dated form to the relevant address below

Midlands (Head Office) Tyman House 42 Regent Road Leicester LE1 6YJ Tel: 0845 345 2555 Fax: 0845 125 6700 E-mail: Midlands@Hornbuckle.co.uk	
North West Cotton Court Middlewich Road Holmes Chapel Cheshire, CW4 7ET Tel: 0845 345 7505 Fax: 0845 125 6700 E-mail: North@Hornbuckle.co.uk	Scotland, Northern Ireland and the North East 4 Albyn Place Edinburgh EH2 4NG Tel: 0131 220 0353 Fax: 0845 125 6700 E-mail: Scotland@Hornbuckle.co.uk

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