

Contact number: 01737227517
Email: lifesightsupport@willistowerswatson.com

LifeSight - Transfer of pension savings - Mr P Kuzdak

Thank you for your selecting a transfer value of your LifeSight Account.

If the reason for this request is for transferring to a Qualifying Recognised Overseas Pension Scheme (QROPS) or for pension sharing purposes on divorce, please let us know so we can send you the appropriate pack of letters and forms.

I enclose the following:

- A 'Statement of an estimated transfer value'. This shows details of the current transfer value of your LifeSight Account as at the date of this letter and is an estimate of the amount available to transfer.
- A 'Transfer agreement'. This needs to be filled in and signed by you and a representative of the receiving pension plan you are transferring to.
- A 'Transfer out process' leaflet. This is for your information.

Please note: the estimated transfer value of your LifeSight Account is not guaranteed. The estimate is based on the current value of your funds. The actual amount transferred will be the value of the funds in your LifeSight Account on the date the fund manager makes the disinvestments.

If you have not already, we recommend that you take financial advice, and/or access the government's Pension Wise service (if you are over age 50) before deciding to proceed with a transfer.

Please read the Government's 'Pension scams' booklet before making any decision about transferring your benefits. This can be found at <http://www.thepensionsregulator.gov.uk/docs/pension-scams-booklet-members.pdf> (if you are unable to access this document let us know and we will send you a paper copy).

Yours sincerely

The LifeSight Team

LifeSight (Vodafone) Staff SalSac
Statement of estimated transfer value

Mr P Kuzdak

Personal details

Reference number:	0262160
National Insurance number:	PW*****D
Date of birth:	26 June 1975
Gender:	Male
Date you joined LifeSight:	1 January 2020
Date you left LifeSight:	31 March 2019
Date you asked for the statement:	3 December 2020

Estimated transfer value

Estimated transfer value at 3 December 2020

which includes the following:

Transferred in funds:

£117,786.90

£117,786.90

The estimated transfer value is not guaranteed. The estimate is based on the current value of funds. The actual amount transferred will be the value of the funds in LifeSight on the date the fund manager makes the disinvestments.

Plan details

LifeSight is a defined contribution master trust which is a registered pension scheme under Chapter 2 of Part 4 of the Finance Act 2004. A master trust is a multi-employer occupational pension plan where each employer has its own section within the overall arrangement.

Pension plan tax reference number: 00821609RL

Retirement benefits

When you retire, up to 25% of your LifeSight account may be taken as a tax free lump sum. The rest of your LifeSight account could be used to buy an annuity. The amount of annuity your LifeSight account will buy will depend on your age at retirement, the value of your LifeSight account, annuity rates in force at your retirement date and the type of pension you want to buy.

Your remaining LifeSight account could instead remain invested in LifeSight, where you could withdraw payments as and when required.

Alternatively, you could take all of your LifeSight account as a lump sum, of which 25% will be tax free and the remaining fund will be taxed at your marginal rate of income tax.

Death benefits before retirement

If you die before you retire, the value of your LifeSight account will be paid to your spouse, civil partner or beneficiaries and may be in the form of a pension or cash sum, or both.

Death benefits after retirement

When you retire you will be able to decide what benefits will be paid after you die, as long as any legal requirements are met.

Transfer agreement

Transfer of all of your LifeSight Account to another UK pension plan

PLEASE COMPLETE ALL RELEVANT SECTIONS OF THIS FORM

If you want to transfer to a qualifying recognised overseas pension scheme (QROPS) please let us know immediately as different forms will need to be completed. If this is the case, then you do not need to complete this Transfer Agreement.

Name of the transferring pension plan:	LifeSight
LifeSight section name:	LifeSight (Vodafone) Staff SalSac
Name of the member:	P Kuzdak
Reference number:	0262160
Date of birth:	26 June 1975
Estimated transfer value:	£117,786.90

To be filled in by the administrators of the receiving pension plan

Name of the receiving pension plan:

PK WEALTH SSAS

If the receiving pension plan is a personal pension or stakeholder plan, please fill in the box below (otherwise leave blank):

FCA registration number of receiving plan provider: _____

Is the receiving pension plan a self-invested personal pension (SIPP)? A SIPP is a Self-invested personal pension that allows you to choose and manage your own investments.

Yes ☐

No ☒

Receiving pension plan verification requirements

Please provide evidence of the HM Revenue & Customs registration status for the receiving pension plan by sending us a copy of the 'Current Scheme Details' from the HMRC internet site at www.hmrc.gov.uk.

Copy enclosed:

Yes ☐

Bank details of receiving pension plan

We will transfer the payment directly to the receiving pension plan's bank account.

Please fill in the section below for all types of receiving pension plan.

Bank account

Name of the account:

PK WEALTH SSAS

Bank:

ALLIED IRISH BANK

Branch address and postcode:

FOUR HARDMAN STREET

SPINNINGFIELDS

MANCHESTER M3 3HF

Account number:

0	4	9	1	9	0	8	8
---	---	---	---	---	---	---	---

Sort code:

2	3	-	8	3	-	9	6
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Reference to be quoted in the payment:

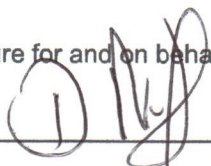
P. KVZDAX

Guarantee from receiving pension plan

We confirm to the Trustees of LifeSight that:

- The receiving pension plan is registered under Chapter 2 of Part 4 of the Finance Act 2004;
- The member is, or will be on transfer, a member of the receiving pension plan and the sums transferred will be held in connection with that member;
- Where the receiving pension plan is an occupational pension scheme, the member will be provided with transfer credits under the receiving pension plan and the Trustees of the receiving pension plan are able and willing to accept the transfer under the governing rules of the plan;
- Where the receiving pension plan is a personal pension or stakeholder plan, the member will acquire rights in the receiving pension plan in return for the transfer and the plan is able and willing to accept the transfer under its governing documentation.

Signature for and on behalf of the administrator of the receiving pension plan:



Print name:

DAVID NICKLIN

Title:

MR.

Position:

DIRECTOR.

Address:

1A Park lane

Bynton

Cheshire

SK12 1RD

Date:

10/12/2020

To be completed by the member

I confirm that I have received a statement from the receiving pension plan showing the benefits to be awarded in respect of the transfer payment.

Please pay to the receiving pension plan named on the first page of this form, all of my transfer value in LifeSight, as detailed below:

Description of benefit to be transferred: (please tick below)

The total value of my LifeSight Account

☒

Other split of benefits – please provide details

☐

I understand that:

- The payment to the receiving pension plan will be instead of the benefits due, or benefits that would have been due to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries, arising from my membership of LifeSight;
- The benefits provided by the receiving pension plan may be in a different form and of a different amount to those which would have been due under LifeSight;
- There is no statutory requirement on the receiving pension plan to provide for survivors' benefits out of the transfer payment;

I agree that on payment of the transfer to the receiving pension plan:

- Where the transfer is of the whole of my entitlement under the Plan, I release and discharge the Trustees of LifeSight from all liability to provide benefits to me, my spouse, civil partner, dependants or any other potential beneficiaries arising from my membership of LifeSight;
- Where the transfer is of part of my entitlement under the Plan, I release and discharge the Trustees of the Plan from all liability to provide those benefits to me or in respect of me, my spouse, civil partner, dependants or any other potential beneficiaries which are included in the transfer; and
- I will protect the Trustees of LifeSight against any costs, claims, demands or expenses which may become due as a result of the payment.

Security identification check

As part of our security procedures, before we pay a cash equivalent or transfer value to another pension arrangement, we will verify your identity, using a 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.

If you have changed your address in the last 3 years, please confirm your previous address:

FLAT 1, 81 CECIL RD
HOUNSLOW

Postcode: TW3 1NX

If you are currently living abroad please **also** send us the following items:

- Your original birth certificate ☐

AND

- Two original utility bills received in the past 3 months* ☒

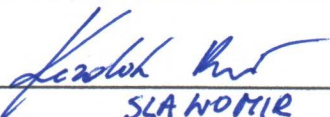
**Note: If you are unable to provide two utility bills we will accept bills or notices from other recognised organisations that clearly show your name and address (e.g a credit card bill, phone bill or tax code notice from HMRC). If you are unsure, please contact us for guidance.*

Member declaration

By signing this Transfer Agreement:

- I understand all the conditions detailed above.
- I confirm that my date of birth shown on the first page is correct.
- I consent to Willis Towers Watson, on behalf of LifeSight, carrying out the security identification check.
- I acknowledge:
 - receipt of the Government's pension scams leaflet and have read and understood the contents of this guide.
 - that the Financial Conduct Authority, the Pensions Regulator and Pensions Advisory Service issue information about transfers that might assist me in deciding whether to request this transfer from LifeSight.
- I agree to the payment of the transfer value as described above to the receiving pension plan.

Signature:


SLAWOMIR

Date:

04.12.2020

Print name:

PAWEŁ KUZDAK

(including first name, middle name/s and surname)

Transfer out process

This leaflet is provided to explain the transfer out process and the timescales involved

Transfer out pack

LifeSight will provide the following information and forms:

- Statement of estimated transfer value
- Transfer agreement form
- Government's pension scams booklet

Completed Transfer out documentation received

LifeSight will check that the following documentation has been received and is complete:

- Transfer agreement form (completed by the receiving pension plan and signed by both the member and the receiving pension plan)
- Copy of the receiving pension plan's 'Current Scheme Details' screen print from the HMRC website
- Copy of member's passport (and other documents if living abroad)

Missing information or forms

If any of the above requirements are not received or are incomplete, LifeSight will request the missing information, which will delay the transfer process.

LifeSight action following receipt of documentation

- Check of FCA registration number against FCA register for transfers to personal pensions/SIPPs
- Member identity verification check carried out using credit reference agency
- In some circumstances additional information and validation checks will be required and the case will be referred to the LifeSight Trustees for approval
- In some cases independent confirmation from HMRC of the registration status of the receiving pension plan will be requested
- If the above checks/approvals are acceptable, the estimated transfer value will be recalculated and, provided the estimated transfer value has not gone down by more than 10% from the initial estimate, the transfer will proceed to payment.
- LifeSight will request the disinvestment of the LifeSight Account from the investment managers, which can take **between 7 and 10 working days** to be completed.

Transfer payment made

Once the disinvested monies are in the LifeSight Trustees' bank account the monies will be paid by BACs transfer to the receiving pension plan and a letter will be issued to the member confirming the transfer value amount.

Timescale

Once complete transfer out documentation has been received by LifeSight, it is estimated to take **up to 20 working days** to complete a transfer. The timescale will be significantly longer for cases where additional validation checks are required.



Document requested by:

Mr Pawel Kuzdak

14 LIME CLOSE

NEWBURY

BERKSHIRE

RG14 2PW

Signed as seen original

01/12/2020

D.V. DAVID MICHELIN

PROTECTION ADVISER

STRATAGEM FP FEA 89330

Your Account

Sort Code

77-49-26

Account Number

53014760

(Address last updated 18 Nov 2020)

CLUB LLOYDS

01 November 2020 to 30 November 2020

Money In	£11,240.69	Balance on 01 November 2020	£2,426.00
Money Out	£10,993.98	Balance on 30 November 2020	£2,672.71

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
02 Nov 20	ONE STOP 0503	DEB		11.50	2,414.50
02 Nov 20	TESCO STORES 6192	DEB		35.64	2,378.86
02 Nov 20	APPLE.COM/BILL	DEB		0.79	2,378.07
02 Nov 20	B & Q 1036	DEB		11.17	2,366.90
02 Nov 20	B & Q 1036	DEB		11.17	2,355.73
02 Nov 20	ONE STOP 0503	DEB		12.00	2,343.73
02 Nov 20	AMZNMktplace	DEB		16.99	2,326.74
02 Nov 20	AMZNMktplace	DEB		29.99	2,296.75
02 Nov 20	TESCO STORES 6192	DEB		32.64	2,264.11
02 Nov 20	PAYPAL *EBAY UK	DEB		49.50	2,214.61
02 Nov 20	TV LICENCE MBP	DD		13.20	2,201.41
02 Nov 20	DVLA-WR62GDO	DD		26.68	2,174.73
02 Nov 20	BG SERVICES	DD		51.59	2,123.14
02 Nov 20	LANDMARK MORTGAGES	DD		690.67	1,432.47
02 Nov 20	PAWEL KUZDAK	FPI	500.00		1,932.47
02 Nov 20	BGM HEATING AND PL	FPO		114.00	1,818.47

(Continued on next page)

If you think something is incorrect, please contact us on 0345 300 0000

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Signed as Seen original document
DAVID NICKIN 08/12/2020
Protection Adviser
Stratagem FP FeA 8/19330
PREVIOUS ADDRESSES.



British Gas

Mr Pawel Kuzdak
GROUND FLOOR FLAT
81 CECIL ROAD
HOUNSLOW
TW3 1NX

T

Hello, here's your energy bill

Covering: 21 Oct 2020 to 21 Nov 2020
Bill date: 21 Nov 2020
Customer number: 851007311315

We're collecting
£115.04 on or just
after 7 Dec 2020

This covers your energy use
between 21 Oct 2020 and
21 Nov 2020.

Your previous balance on 21 Oct 2020	£103.34
Total energy costs (including VAT)	£115.04
You've paid us	£103.34 CR
Your new balance on 21 Nov 2020	£115.04



Affected by Covid-19?
We can help. Visit
britishgas.co.uk/payhelp

Your gas tariff: HomeEnergy Fix Nov 2021	Your electricity tariff: HomeEnergy Fix Nov 2021	Compare our tariffs You can compare our tariffs and find the best one for you at britishgas.co.uk/tariffs
Paid by: Monthly Variable Direct Debit	Paid by: Monthly Variable Direct Debit	
Tariff ends: 30 Nov 2021	Tariff ends: 30 Nov 2021	
Exit fee: £30.00	Exit fee: £30.00	
Estimated annual usage: 15262.60 kWh	Estimated annual usage: 3280.00 kWh	
Estimated annual cost: £647.96	Estimated annual cost: £652.52	

Have you got a question about your bill?
Search at britishgas.co.uk/billFAQs. You could also live chat on the website with one of our advisors or through the British Gas app 7 days a week.



Everyday Current Account

MR PAWEŁ S KUZDAK
14 LIME CLOSE
NEWBURY
RG14 2PW

%%SSC

*Signed as seen original document
DNY DAVID NIKLIN 8/12/2020
Protection Adviser
Stratfordm FP
FCA 819 330*



Telephone Banking, enquiries or lost or stolen cards 0800 9 123 123, open 24 hours a day 7 days a week.

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Text Relay service available 18001 0800 9 123 123



Online Banking service and information available at www.santander.co.uk



Santander, 9 Nelson Street, Bradford, West Yorkshire, BD1 5AN.

Online, Mobile and Telephone Banking
ID 0108950845 P KUZDAK

Your account summary for 12th Oct 2020 to 10th Nov 2020

Account name **MR PAWEŁ S KUZDAK**

Account number: 86706897 Sort Code: 09 01 26 Statement number: 11/2020

BIC: ABBYGB2LXXX IBAN: GB47 ABBY 0901 2686 7068 97

Balance brought forward from 11th Oct Statement	£5,030.74
Total money in:	£1,800.00
Total money out:	-£2,300.00
Your balance at close of business 10th Nov 2020	£4,530.74

Credit interest rate: No credit interest is paid on this account.

Interest and refunds paid this period

Date	Why we are paying you	Amount
2nd Nov	Interest on your credit balance	£0.00

News and information

Reminder of 1|2|3 changes from 27 October.
The cashback on communications (mobile and home phone bills, broadband and paid-for TV) reduced to 1% and the cashback on water bills increased to 3% when paid directly to the utility provider (£5 monthly cap per category still applies). Changes will show on your statements from 27 November. The 1|2|3 Lite Current Account monthly fee to maintain the account has also increased from £1 to £2.

Data Protection Statement has been updated
to include more information about how we use automated decision making to make decisions about you and to tell you how we share and sell **anonymised data** within and outside of Santander Group of Companies, for statistical analysis, research and other business purposes. **This data cannot be used to identify you.** These changes apply to all personal data we hold for you in relation to any product or account you have with Santander. For more details, please read the full statement; available at santander.co.uk/personal/support/current-accounts/changes-to-your-current-account and in branch. There are no changes to how you use your account.

For both our Current and Savings Account customers, the option to complain about a product opened online via **European Commission's Online Dispute Resolution** service will be removed from 31 December. For complaint options, including Financial Services Ombudsman, go to santander.co.uk. From 1st January 2021, references within your general terms and conditions to "Single Euro Payments Area" and "SEPA" continue to include the United Kingdom. At this time, there are no changes to how you make SEPA payments or other payments into the EEA.

Continued on reverse....

If you need help or advice
please telephone 01635 519520
between 8.30am - 5.00 pm Mon - Thurs
and 8.30am - 4.30pm Friday



9826216401355031252

Council Tax Bill

2020/21



West Berkshire
C O U N C I L

Finance and Property, Market Street Newbury RG14 5LD
Tel: (01635) 519520 Fax: (01635) 519286
Email: counciltax@westberks.gov.uk

Date of Issue: 24-NOV-2020

Property Address (if different)

MR PAWEL KUZDAK & MRS KATARZYNA KUZDAK
12 LIME CLOSE
NEWBURY
BERKSHIRE
RG14 2PW

14 LIME CLOSE
NEWBURY
BERKSHIRE
RG14 2PW

Account ref: 35503125
Property ref: 03905170014009

Total Council Tax at Band D for your property	£1935.00
This consists of amounts collected for :	
West Berkshire Council	£1429.10
Newbury Town Council	£ 85.86
Adult Social Care	£136.16
Royal Berkshire Fire And Rescue Service	£ 67.60
Police and Crime Commissioner For Thames Valley	£216.28

Your Account Details

Charge For Period	From 30-OCT-2020	To 31-MAR-2021	£811.11
0%Disc - Empty & Unfurnished Max 2 Years	From 30-OCT-2020	To 31-MAR-2021	£0.00

Signed as seen original document
DM DAVID NICKIN 08/12/2020
Protection Officer
Stratagem FP
EA 819330

Reason For Bill: New Account

Balance Due £811.11

Instalment Details

Instalments to be paid by: Cash 1st of the month
First instalment due on 01/01/2021 £271.11
2 Other instalments due on 01/02/2021 to 01/03/2021 £270.00 each