



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

Mr Clarence Leo Vaz  
Grange Farm  
Shotwell Mill Lane En  
Rothwell  
Northants  
NN14 6HL

12 February 2014

Dear Mr Vaz

Scheme/member number F68960/453  
Member name Mr Clarence Leo Vaz  
Scheme name Robert Horne Group Pension Scheme [Robert Horne Group Section]

Thank you for your recent enquiry. Here is the information you have asked for.

As previously advised to you by Sarah Hamilton at Aon, we will need to process this transfer by the 28th February. These forms also need to be signed by the Trustee's of the scheme before we can make payment, so your urgent attention would be really appreciated.

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

Yours sincerely

**Joanne Jewell**

Client Services



## TRANSFER VALUE QUOTATION AT 11/02/2014.

### Prepared for:

Scheme: Robert Horne Group Pension Scheme [Robert Horne Group Section]  
Name: Mr Clarence Leo Vaz  
Date of birth: 11/04/1953  
Date of joining scheme: 01/04/2012  
Normal retirement date: 11/04/2018  
Scheme reference: F68960/453

### Current fund value:

Value of the plan at 11/02/2014 is £157908.72

### Current transfer value:

Transfer value of the plan at 11/02/2014 is £157908.72



#### Receiving Scheme Information:

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

#### Important Information:

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



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

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

Member's signature: Clarence Leo Vaz Date: 17/02/2014  
Print name: CLARENCE LEO VAZ

PLEASE NOTE VALUATION & TRANSFER DATE NO EARLIER THAN  
10<sup>TH</sup> MARCH 2014 BUT NO LATER THAN 10<sup>TH</sup> APRIL 2014 TO  
INCLUDE ALL CONTRIBUTIONS RECEIVED THROUGH THE ROBERT  
HORNE GROUP PENSION SCHEME (ROBERT HORNE GROUP SECTION)

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## Transfer Out Authority Form

### Robert Horne Group Pension Scheme [Robert Horne Group Section]

Details of member: Mr Clarence Leo Vaz

Member reference: F68960/453

National Insurance number: Yx 3859 26 A

Date of birth: 11/04/1953

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

**For investment only cases, only complete Section 1 [A, F and G or H] and Section 2. For all other cases the Authority Form must be completed in full.**

**Section 1 - Details about the new [receiving] scheme [To be completed by the receiving scheme or insurance company]**

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

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

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

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

**Or**

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

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

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

**YES / NO**

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

☐ Electronic funds transfer  
[Please complete Section F]

☐ Cheque  
[Please complete Section G]

F] Bank account number: \_\_\_\_\_  
Account name: \_\_\_\_\_  
Sort code: \_\_\_\_\_

G] Make the transfer value cheque  
payable to: [See note below] \_\_\_\_\_

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

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

#### Notes

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

#### Section 2 - Declaration

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

Member's signature: Clarence Leo Vaz Date: 17/02/2014

Print name: CLARENCE LEO VAZ

Signature of the trustee: \_\_\_\_\_ Date: \_\_\_\_\_

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

Where the company acts as trustee, we require the signature of one director or the company secretary. If the scheme has individual trustees, we will accept the signature of one of them. However, the trustees signature must not be that of the transferring member.

For deferred annuity contract policies, policies that have been assigned to the individual member or schemes that have been made direct obligation of Friends Life, only the member's signature is required.