

23rd May 2018

PASSIVE

INVESTMENT MANAGEMENT

Pension Practioner.com

Daws House
33-35 Daws Lane
London
NW7 4SD

48 CHARLEY NEW ROAD
BOLTON
BL1 4AP

Dear Sirs,

Client: Pastre Trading Ltd Pension Scheme(SSAS)

Date of Birth: 03.08.1968

NI Number: NP936025D

Please find enclosed the following documentation relating to the transfer of the clients Severn Trent Pension:-

- Severn Trent PWC Transfer/Discharge Forms
- Certified copy of Passport
- Financial Advice Declaration

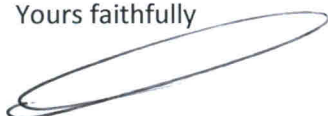
PLEASE NOTE THE CERTIFIED PASPORT AND FINANCIAL ADVICE DECLARATION MUST BE SUBMITTED WITH THE FULLY COMPLETED SEVERN TRENT TRANSFER/DISCHARGE FORMS.

We require 2% initial advice charge and 0.75% per annum ongoing advice fee.

I trust you find the enclosures to be in order and look forward to receiving confirmation that the transfer has completed and initial and ongoing fees have been paid and set up in due course.

If you have any queries, please contact me.

Yours faithfully



Gary Bridge
Client Manager

The Loft, 16 Regent Place, Birmingham B1 3NJ
t: 0121 726 4724 e: support@passiveinvest.co.uk
www.passiveinvest.co.uk

Financial Advice Declaration

Member's Full Name	Andrew Pastre
Address	82 Walmer Road Lowestoft NR33 7LD
Date of Birth	03.05.1968


Full name of the ceding pension scheme	Severn Trent WPS
Member's reference number in the ceding scheme	00000751142
Full name of the receiving pension scheme	Pension Practioner.Com – SSAS - Pastre Trading Ltd

I confirm that I have provided the above named with the necessary advice in accordance with the Pension Schemes Act 2015 (Transitional Provisions and Appropriate Independent Advice) Regulations 2015. I confirm that:

- (a) The advice has been provided which is specific to the type of transaction proposed by the member or survivor;
- (b) As adviser, I have the necessary permission under Part 4A of the Financial Services and Markets Act 2000, or resulting from any other provision of that Act, to carry on the regulated activity under article 53E of the Regulated Activities Order.
- (c) The name of the company and firm reference number of the company or business for which I work as adviser, for the purposes of authorisation from the Financial Conduct Authority to carry on the regulated activity in article 53E of the Regulated Order is:

Name of company	KLO Financial Services Ltd(Passive Investment)
FCA Reference Number of company	710272

The member's or survivor's name and the name of the scheme in which the member or survivor has subsisting rights in respect of 'safeguarded' benefits to which the advice given applies is as stated above.

Signature	
Name	Andrew Green
FCA Reference number of Adviser	AJG01280
Date	22.5.18

The Old Drill Hall, 2 Trinity Mews, Priory Road, Warwick, CV34 4NA
t 01926 492406 | enquiries@klofinancialservices.com | www.klofinancialservices.com

Private & Confidential

Mr A G Pastre
82 Walmer Road
Lowestoft
NR33 7LD

Our Ref: 00000751142

Date: 19th October 2017

Dear Mr Pastre,

Severn Trent WPS (the Scheme) – Transfer Out Enquiry

I refer to your request for a possible transfer of benefits from the Scheme. Please accept our apologies for the delay in providing you with this information.

Please find the enclosed **Transfer Out Member Schedule** with details of the Cash Equivalent Transfer Value (CETV), together with notes that contain all the information necessary for the transfer to proceed.

The defined benefit transfer value quoted is guaranteed for three months from the date of calculation.

Appropriate Independent Advice

Based on the size of your CETV for your defined benefits within the Scheme, the Trustees will need to see evidence that you have taken appropriate independent advice in order for the transfer application to be able to proceed, unless you are transferring to an arrangement that is a defined benefit (also known as a safeguarded benefit) arrangement.

You should check with either your adviser or the receiving arrangement what type of arrangement the Receiving Scheme is to determine whether advice is required.

Where advice is required, you are responsible for finding a financial adviser and arranging and paying for the advice. You will need to see the advice and you will need to pass evidence to the Scheme that advice has been taken by **19/01/2018**.

The Trustees will require a statement in writing from the FCA authorised independent adviser confirming that advice has been provided. This statement has to contain the necessary information as set out in The Pension Schemes (Appropriate Independent Advice) Regulations 2015.

Employee benefits

Hartshead House, 2 Cutlers Gate, Sheffield, S4 7TL

Tel 0114 273 7331 Fax 0114 275 0998 www.capita.co.uk/employeebenefits

Capita Employee Benefits is a trading name of Capita Employee Benefits Limited and Capita Employee Benefits (Consulting) Limited. Part of Capita plc. www.capita.co.uk. Capita Employee Benefits Limited and Capita Employee Benefits (Consulting) Limited are registered in England & Wales No: 02260524 and 01860772 respectively. Registered Office: 17 Rochester Row, Westminster, London, SW1P 1QT. Separately authorised and regulated by the Financial Conduct Authority.



- Failure to provide the Trustees with satisfactory evidence of advice within the appropriate timeframe will mean that your transfer application is unable to proceed.
- The Money Advice Service website provides free and impartial information on choosing a financial adviser and links to details of financial advisers in your area. The website can be accessed at:
<https://www.moneyadviceservice.org.uk/en/articles/choosing-a-financial-adviser>

Please note that neither the Trustees of the Scheme nor Capita can provide you with any advice in connection with the transfer.

Pension Scams

You should be aware that transfers should only be made on the basis that the transfer value is to be used for the purpose of providing you with pension benefits in retirement. These benefits cannot normally be taken before age 55 unless it is an ill health retirement.

Please ensure that you read the enclosed Pension Scams inserts carefully before returning the transfer discharge forms.

What happens next?

In order to verify the age and identity of individuals with an entitlement from the Scheme, Capita uses an electronic identity verification tool. The system performs a series of checks across multiple information sources, such as the electoral roll, to confirm and verify the age and identity of members.

You should complete and return the following form:

- **Member Discharge Form**

The receiving scheme should complete and return the following form:

- **Receiving Scheme Information Form**

As well as one of the following forms as applicable:

- **Trust Based Occupational Scheme Form**
- **Personal/Stakeholder Pension Scheme Form**
- **Section 32 Buy Out / Annuity Policy Form**

Where applicable, you should supply:

- A statement in writing from a FCA authorised independent adviser confirming that advice has been provided and containing the necessary information as set out in The Pension Schemes (Appropriate Independent Advice) Regulations 2015.

If an application to proceed is not received by 19/01/2018 and, where applicable, evidence of appropriate independent advice by 19/01/2018, a revised transfer value will not be available free of charge until 12 months from the date of the original request.

I trust the above is satisfactory. If you have any questions regarding this letter, please contact me.

Yours sincerely,

Lianne Phillips
Pension Operations

Enclosed:

Pension Scams – Important Information
'Scammed out of his retirement. Don't be next' booklet
Transfer Out Member Schedule
Member Discharge Form
Receiving Scheme Information Form
Trust Based Occupational Scheme Form
Personal/Stakeholder Pension Scheme Form
Section 32 Buy Out/Annuity Policy Form

What is a Pension Scam?

You should be aware that transfers should only be made on the basis that the entire transfer value is to be used for the purpose of providing you with pension benefits in retirement. These benefits cannot normally be taken before age 55.

An increasing number of companies are targeting savers with pension scams claiming that they can help them take their pension cash early before age 55. Individuals may be targeted through websites, mass texting or through cold calls. Individuals should be very wary about giving out information in response to a text or cold call and they should always make sure that they know who they are dealing with.

For further information on pension scams, you can visit the Pensions Regulator's pension scams campaign webpage: <http://www.thepensionsregulator.gov.uk/pension-scams.aspx>.

It is our responsibility as the transferring scheme to make the necessary enquiries and to determine that the Receiving Scheme is a bona fide pension arrangement. The scheme administrator of the proposed Receiving Scheme should provide evidence that the Receiving Scheme is registered with HMRC and its Pension Scheme Tax Reference Number (PSTR). Dependent upon the type of Receiving Scheme, we may also require further information from you. The Trustees of the Scheme may also approach HMRC directly for confirmation of registration status.

Pension Scams Campaign

A cross-governmental initiative was launched in February 2013 to tackle the issue of pension scams. This led to the publication of guidance that is intended to help protect pension scheme members from activity that may be fraudulent and/or may result in considerable loss of funds due to significant tax charges levied by HMRC. These tax charges could reduce the value of your pension savings by more than half.

Please ensure that you read the enclosed booklet entitled '*Scammed out of his retirement. Don't be next*' before deciding to proceed with the transfer of your pension benefits. An electronic copy of this booklet can be found here:

<http://www.thepensionsregulator.gov.uk/docs/pension-scams-booklet-members.pdf>.

Further Guidance

In addition, further guidance is available on the Pensions Advisory Service website using the link below:

<http://www.pensionsadvisoryservice.org.uk/pension-problems/making-a-complaint/common-concerns/pension-scams>

If having read the guidance you have any questions then you should consider seeking clarification from the Receiving Scheme and a regulated professional financial adviser. Please note that neither the Trustees of the Scheme nor Capita can provide you with any advice in connection with the transfer.

Transfer Out Member Schedule

Part A Member Details

Full Name:	Mr A G Pastre		
Reference Number:	00000751142		
Date Joined Scheme:	14/07/2003	Date of Leaving:	14/03/2014

Part B Preserved Benefits

Benefits at Date of Leaving (DOL)

Member's total Pension at DOL:

£6,431.66 per annum

Member's Pre 6 April 1997 Pension at DOL:
(included in the total)

£0.00 per annum

Lump Sum in addition to Pension:

Not applicable

Total Member Contributions at DOL:

£16,824.28

Transfer Out Member Schedule (continued)

Part C Transfer Details

Cash Equivalent Transfer Value (CETV) – Defined Benefit (DB)

Total DB Transfer Value: £150,791.27

Pre 6 April 1997 Transfer Value arising from GMP: £0.00

Post 6 April 1997 Transfer Value arising from post 1997 contracted out service (Section 9 (2B) Rights): £150,791.27

Post 6 April 2016 Transfer Value arising from non-contracted out rights: £0.00

Date of Calculation: 19/10/2017

Guarantee Date: 18/01/2018

Part D Additional Information

The Pension Scheme Tax Reference Number (PSTR) for the Scheme is 00307680RS.

The former Employer Contracted-Out Number in relation to the Scheme was E3900002R.

The former Scheme Contracted-Out Number in relation to the Scheme was S2801224X.

The Scheme provides safeguarded benefits as defined under the Pension Schemes Act 2015.

The member's benefits are not subject to an Earmarking Order.

According to Capita's records, the member is not subject to the Money Purchase Annual Allowance.

Transfer Out Member Schedule (continued)

Part E Important Information

The transfer value quoted is guaranteed for three months from the date of calculation. Please note that 'guaranteed' refers to the actuarial assumptions behind the transfer value and assumes that the correct factors have been taken into account at the date of calculation.

If a formal application for payment is made within three months of the guarantee date and evidence of appropriate advice is received within three months of the statement of entitlement being supplied, then the transfer value quoted will normally be paid within six months of the guarantee date, provided you are more than 12 months away from the Scheme's Normal Pension Age. The amount could be subject to a reduction in exceptional circumstances, in which case the member would be given the opportunity for the application to be withdrawn.

If an application to proceed is not received by 19/01/2018 and, where applicable, evidence of appropriate independent advice is not received by 19/01/2018, the transfer will not be processed and a revised transfer value will not be available free of charge until 12 months from the date of the original request.

Please note that the Trustees of the Scheme or Capita cannot advise you whether it is in your interest to transfer your benefits to another registered pension scheme, and would suggest that you consider taking independent financial advice before taking this option. In most circumstances, as outlined in the covering letter, you will be required to take advice before the transfer can proceed.

The Money Advice Service website provides free and impartial information on choosing a financial adviser and links to details of financial advisers in your area. The website can be accessed at:
<https://www.moneyadviceservice.org.uk/en/articles/choosing-a-financial-adviser>.

In addition, further information to help you with making your decision to transfer can be obtained from:

- The Financial Conduct Authority (FCA)
- The Pensions Advisory Service (TPAS)
- The Pensions Regulator (TPR)
- The Money Advice Service

Contact details for these organisations are below.

Financial Conduct Authority

Consumer Helpline: 0800 111 6768

Open 8am to 6pm, Monday to Friday

Website: <http://www.fca.org.uk/>

Transfer Out Member Schedule (continued)

The Pensions Advisory Service

Pensions Helpline: 0845 601 2923

Open 9am to 5pm, Monday to Friday

Website: www.pensionsadvisoryservice.org.uk/

The Pensions Regulator

Customer Support: 0870 606 3636

Open 9am to 5.30pm, Monday to Friday

Website: www.thepensionsregulator.gov.uk

The Money Advice Service

Customer Support: 0300 500 5000

Open 8am to 8pm, Monday to Friday

Website: <https://www.moneyadviceservice.org.uk/en/categories/transferring-between-pension-schemes>

The Pension Protection Fund (PPF)

The PPF's function is to provide compensation to members of eligible pension schemes when there is a qualifying insolvency event in relation to an employer. This would happen if there were not enough assets in the pension scheme to cover the PPF level of compensation.

Members of the Scheme could be eligible to receive compensation from the PPF in the future. If benefits are transferred to another scheme that is not covered by the PPF, for example, a defined contribution scheme or an overseas pension scheme, then this protection of pension benefits will be lost.



Member Discharge Form

TO BE COMPLETED BY THE MEMBER

Please return forms to: Severn Trent WPS, Capita, Hartshead House, 2 Cutlers Gate, Sheffield, S4 7TL

Part A Member Details

Full Name: Mr A G Pastre

Reference Number: 00000751142

Part B Transfer Options

In exercise of my statutory right to a Cash Equivalent Transfer Value in accordance with Chapter IV of the Pension Schemes Act 1993, I require the Trustees to (tick one box only):

☐

Cancel my application

I no longer wish to proceed with the transfer of my benefits.

☒

Transfer my pension rights to my nominated scheme

I wish to transfer my pension rights in the Scheme to the following nominated pension arrangement:

Name of Receiving Scheme:

PASTRE TRADING LTD PENSION SCHEME (SSAS)

Address for Correspondence:

PENSIONPRACTITIONER.COM
DAWS HOUSE
33-35 DAWS LANE
LONDON NW7 4SD

Evidence of Date of Birth enclosed*:

☐

Birth Certificate

☒

Passport

*Capita requires evidence of your date of birth. Failure to give accurate information may lead to your benefits being calculated incorrectly. The Trustees of the Scheme have a duty under trust law to check your age so your transfer will not be processed until you have provided evidence of your date of birth. You may send Capita your original birth certificate with this form. The information will be recorded and your certificate returned. Alternatively, you may send another form of evidence, for example a certified copy of your passport.



Member Discharge Form (continued)

Part C Declaration

IMPORTANT: Please read the following declarations carefully and confirm your acceptance by completing the form:

- In exercise of my statutory right to a Cash Equivalent Transfer Value in accordance with Chapter IV of the Pension Schemes Act 1993, I require the Trustees to transfer my benefits to the Receiving Scheme nominated in **Part B**.
- I understand that the choice of the Receiving Scheme and the type of benefits to be provided under the Receiving Scheme is my own decision and that in connection with this scheme I am not relying on any statements made by or on behalf of the Trustees of the Scheme or by or on behalf of my Former Employer. I understand that the transfer payment will be paid directly to the Receiving Scheme and not via any third party.
- I understand that the benefits to be awarded to me under the Receiving Scheme in respect of my Cash Equivalent Transfer Value will be different from those that would have been available from the Scheme. I also realise that the benefits at retirement may be more or less than those I would have received from the Scheme.
- I understand that if I have certain protections from the Lifetime Allowance (Enhanced Protection including lump sum under Enhanced Protection or Fixed Protection 2012, 2014 or 2016), that these could be lost on transfer and it is my responsibility to take appropriate advice in relation to this matter.
- I understand that when accessing any of the funds following transfer, the maximum that can normally be paid tax free is 25%.
- I confirm that this transfer value is to be used for the purposes of providing pension benefits in retirement.

(Continued overleaf)



Member Discharge Form (continued)

- I confirm that, where required by law, I have already taken, or will take, appropriate independent advice in relation to the transfer of my pension benefits and I am aware of the deadline for providing this information to the Scheme. Even where not required to by law, I confirm that I have considered taking independent financial advice in relation to the transfer of my pension benefits from the Scheme.
- I understand and acknowledge that if I access any of the transferred funds before the age of 55 (except in limited circumstances of ill-health) this will result in an unauthorised payment under tax legislation and I will be required to declare this to HMRC. I will be personally liable to pay tax and other charges, normally totalling 55% of any such unauthorised payment. I agree to settle such charges from my personal assets. If I fail to declare an unauthorised payment to HMRC, I may be charged further penalties.
- I have received and read the booklet entitled *'Scammed out of his retirement. Don't be next'* and understand the implications of pension scams.
- I confirm that:
 - (i) the transfer payment will not be part of a pension scam (<http://www.thepensionsregulator.gov.uk/pension-scams.aspx>); and
 - (ii) I am aware that any such arrangement as referred to in (i) above would give rise to severe tax charges on me by HM Revenue & Customs (HMRC).
- I understand that the Trustees of the Scheme and my Former Employer will be relying on confirmations given by me in this form.
- I understand that if the Scheme is not satisfied that my nominated arrangement satisfies all the requirements under the relevant pensions legislation, the transfer will not take place.
- I realise that the payment of a transfer value will fully discharge the Scheme from any liability to pay benefits to me, my dependants, my beneficiaries or my estate in respect of the benefits quoted within this Cash Equivalent Transfer Value and that my decision is final and irreversible.
- I agree to indemnify the Trustees of the Scheme and my Former Employer against any claims, actions, demands, liabilities, damages, costs, losses or expenses arising as a result of this transfer. This includes any additional tax and/or sanction charges that may be levied upon the Trustees in relation to this transfer.
- I confirm that all information provided to the Trustees by me in connection with my transfer application is factual and correct. I also confirm that any information provided about me by the Receiving Scheme and/or my adviser has been verified by me as factual and correct and that the Trustees of the Scheme are in no way responsible for any quotation or any literature issued by the Receiving Scheme and/or my adviser.

(Continued overleaf)



Member Discharge Form (continued)

Upon payment of the Cash Equivalent Transfer Value as requested; neither I nor any other person will have any further rights within the Scheme to claim any of the benefits included within the Cash Equivalent Transfer Value.

Signed:

Date:

22/5/18.

Name (printed):

ANDREW PASTOR

Part C

Transfer Advice

In relation to the requirement to obtain appropriate independent advice in order to proceed with the transfer of my defined benefits:

☒

A statement from my FCA authorised adviser confirming I have obtained appropriate independent advice is enclosed

☐

A statement from my FCA authorised adviser confirming I have obtained appropriate independent advice will be sent under separate cover

In order for the transfer to be able to proceed, this statement needs to be received by 19/01/2018.

The information provided will be processed by Capita for purposes only associated with Severn Trent WPS and will be used in accordance with its policies and the Trust Deed & Rules and the Data Protection Act 1998.



Receiving Scheme Information Form

TO BE COMPLETED BY THE RECEIVING SCHEME (ALL SCHEMES)

Please return forms to: Severn Trent WPS, Capita, Hartshead House, 2 Cutlers Gate, Sheffield, S4 7TL

Please confirm the type of arrangement your scheme may be classified as: (Please tick)

- | | | |
|----|---|--------------------------|
| 1. | A Registered Occupational Pension Scheme (complete Trust Based Occupational Pension Scheme Form) | <input type="checkbox"/> |
| 2. | A Registered Personal Pension or Stakeholder Pension Scheme (complete Personal/Stakeholder Pension Scheme Form) | <input type="checkbox"/> |
| 3. | A Relevant Statutory Scheme (complete Trust Based Occupational Pension Scheme Form) | <input type="checkbox"/> |
| 4. | A Former Approved Superannuation Fund ("Old Code Scheme") (complete Trust Based Occupational Pension Scheme Form) | <input type="checkbox"/> |
| 5. | Registered Retirement Annuity Contract (complete Personal/Stakeholder Pension Scheme Form) | <input type="checkbox"/> |
| 6. | An Annuity Contract or Section 32 Buyout Policy (complete Section 32 Buy Out/Annuity Policy Form) | <input type="checkbox"/> |

Please contact Capita immediately if the proposed transfer is a non-UK based pension arrangement as different requirements will apply.

Is the Scheme a Registered Pension Scheme?

Yes

No

☐☐

If no, please provide details on a separate sheet. Please note that transfers to unregistered schemes are not permitted transfers under the Finance Act 2004.

Please provide the following documentation:

- | | |
|---|--------------------------|
| • Your Pension Scheme Tax Reference (PSTR) Number | <input type="checkbox"/> |
| • A copy of the contracting out certificate where contracted out rights form part of the transfer payment | <input type="checkbox"/> |
| • Assurance that the transfer value is not payable through an independent broker | <input type="checkbox"/> |

Enclosed?



Trust Based Occupational Pension Scheme Form

TO BE COMPLETED ONLY BY TRUST BASED OCCUPATIONAL PENSION SCHEMES

Please return forms to: Severn Trent WPS, Capita, Hartshead House, 2 Cutlers Gate, Sheffield, S4 7TL

Part A Member Details

Member Name: Mr A G Pastre

Reference Number: 00000751142

Part B Receiving Scheme Warranties

In respect of the above member's request to pay a Cash Equivalent Transfer Value to the Receiving Scheme, we warrant that:

- The Receiving Scheme is a registered pension scheme and a screen print from the Pension Schemes Online page showing the Scheme Name and the Pension Scheme Tax Reference (PSTR) number is attached. Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the Receiving Scheme is a registered scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that the processing of the member's application to acquire transfer credits in the Receiving Scheme is not a pension scam exercise.
- The Member is a bona fide employee of the current employer which is a current participating employer in the Receiving Scheme.
- We have received a Transfer Out Member Schedule in respect of the Scheme.



Trust Based Occupational Pension Scheme Form (continued)

Part C **Receiving Scheme Details**

Name of Receiving Scheme:

PSTR Number*:

Address of Scheme Administrator:

* Please provide documentary evidence.

Part D **Receiving Scheme Bank Details for BACS Transfer**

Name(s) of Account Holder(s):

Bank Name:

Bank Address:

Sort Code:

Account Number:

Part E **Declaration**

We confirm that:

- The information contained within this form is correct to the best of our knowledge.
- The Receiving Scheme is capable of accepting the transfer payment and that this will be applied to the above scheme for the benefit of the above member in accordance with the rules thereof.

Signed:

Date:

Name (printed):

On Behalf of:

The information provided will be processed by Capita for purposes only associated with Severn Trent WPS and will be used in accordance with its policies and the Trust Deed & Rules and the Data Protection Act 1998.



Personal/Stakeholder Pension Scheme Form

TO BE COMPLETED ONLY BY PERSONAL/STAKEHOLDER PENSION SCHEME PROVIDER

Please return forms to: Severn Trent WPS, Capita, Hartshead House, 2 Cutlers Gate, Sheffield, S4 7TL

Part A Member Details

Member Name: Mr A G Pastre

Reference Number: 00000751142

Part B Receiving Scheme Warranties

In respect of the above member's request to pay a Cash Equivalent Transfer Value to the Receiving Scheme, we warrant that:

- We are a provider satisfying the requirements of Section 154 of the Finance Act 2004, and are regulated by the Financial Conduct Authority (FCA).
- The member's Cash Equivalent Transfer Value will be applied to one or more policies under a Personal/Stakeholder Pension Scheme which is registered under Chapter 2 Part 4 of the Finance Act 2004. Please find enclosed a **screen print from the Pension Schemes Online page showing the Scheme Name and the Pension Scheme Tax Reference (PSTR) number**. Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the Receiving Scheme is a Registered Pension Scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that the processing of the member's application to acquire transfer credits in the Receiving Scheme is not a pension scam exercise.
- We have received a **Transfer Out Member Schedule** in respect of the Scheme.



Personal/Stakeholder Pension Scheme Form (continued)

Part C **Receiving Scheme Details**

Name of Receiving Scheme:

PSTR Number*:

Address of Provider:

* Please provide documentary evidence.

Part D **Receiving Scheme Bank Details for BACS Transfer**

Name(s) of Account Holder(s):

Bank Name:

Bank Address:

Sort Code:

Account Number:

Part E **Declaration**

We confirm that:

- The information contained within this form is correct to the best of our knowledge.
- The Receiving Scheme is capable of accepting the transfer payment and that this will be applied to the above scheme for the benefit of the above member in accordance with the rules thereof.

Signed:

Date:

Name (printed):

On Behalf of:

The information provided will be processed by Capita for purposes only associated with Severn Trent WPS and will be used in accordance with its policies and the Trust Deed & Rules and the Data Protection Act 1998.



Section 32 Buy Out/Annuity Policy Form

TO BE COMPLETED ONLY BY THE INSURANCE COMPANY/PROVIDER

Please return forms to: Severn Trent WPS, Capita, Hartshead House, 2 Cutlers Gate, Sheffield, S4 7TL

Part A Member Details

Member Name: Mr A G Pastre

Reference Number: 00000751142

Part B Receiving Scheme Warranties

In respect of the above member's request to pay a Cash Equivalent Transfer Value to the Receiving Scheme, we warrant that:

- We are a provider satisfying the requirements of Section 154 of the Finance Act 2004, and are regulated by the Financial Conduct Authority (FCA).
- The member's Cash Equivalent Transfer Value will be applied by us to one or more policies which satisfy the requirements of Section 95(2)(c) of the Pension Schemes Act 1993. Please find enclosed a **screen print from the Pension Schemes Online page showing the Scheme Name and the Pension Scheme Tax Reference (PSTR) number**. Further, we authorise HM Revenue & Customs (HMRC) to give you confirmation or otherwise that the Receiving Scheme is a Registered Pension Scheme.
- We are aware of and have read the Pension Regulator's webpage on pension scams and categorically confirm that the processing of the member's application to acquire transfer credits in the Receiving Scheme is not a pension scam exercise.
- We have received a **Transfer Out Member Schedule** in respect of the Scheme.



Section 32 Buy Out/Annuity Policy Form (continued)

Part C **Receiving Scheme Details**

Name of Receiving Scheme:

PSTR Number*:

Address of Insurance Company/Provider:

* Please provide documentary evidence.

Part D **Receiving Scheme Bank Details for BACS Transfer**

Name(s) of Account Holder(s):

Bank Name:

Bank Address:

Sort Code:

Account Number:

Part E **Declaration**

We confirm that:

- The information contained within this form is correct to the best of our knowledge.
- The Receiving Scheme is capable of accepting the transfer payment and that this will be applied to the above scheme for the benefit of the above member in accordance with the rules thereof.

Signature:

Date:

Name (printed):

On Behalf of:

The information provided will be processed by Capita for purposes only associated with Severn Trent WPS and will be used in accordance with its policies and the Trust Deed & Rules and the Data Protection Act 1998.

Severn Trent WPS (the Plan)

