

NL 2038 5623 4GB

Pension Practitioner  
Venture Wales Building  
Office 12  
PENTREBACH, MERTHYR TYDFIL  
CF48 4DR

28 August 2019

Dear Sir/Madam,

**Caroline Buckley - Personal Pension Cash Transfer**

We have been instructed by the above client to arrange for the cash transfer of their policy to the Transact Personal Pension.

For your reference our PSTR reference is 00605455RP and ASCON is A7001286E.

Please ensure that the monies are transferred to the Transact Client Account:

| Account Name            | Bank    | Sort Code | Account Number |
|-------------------------|---------|-----------|----------------|
| Transact Client Account | NatWest | 60-00-01  | 36298921       |

Please ensure you use the following **Transact Transfer Reference(s)** when sending all cash and on all correspondence:

| Your Reference | Transact Transfer Reference |
|----------------|-----------------------------|
| JC702959D      | TF00663805                  |

Should you require further information or assistance, please contact us on 020 7063 8340 or email us at [transferqueries@integrafin.co.uk](mailto:transferqueries@integrafin.co.uk).

Yours faithfully,



**Sophie Comer**  
**Client Operations Manager**

Enc: Transact Pension Transfer Instruction



Please do not use staples

## Instruction - Pension Transfer

### 1. Investor Details

Surname

BUCKLEY

Given Names

CAROLINE

Transact Portfolio Number

00000000000000000000

National Insurance Number

JS455594C

Permanent Residential Address

26 MANDR CLOSE

WILMSLOW

CHESHIRE

Country

UK

Postcode

SK9 5PX

### 2. Type of Transfer

Type of transfer



Cash



In Specie

In the event that we are unable to transfer all or part of the assets in specie, those assets will be transferred as cash.

Please note: Where benefits are subject to earmarking, we may not be able to accept the transfer.

### 3. Transferring Scheme Details

If benefits are being transferred from more than one source, a separate form will be required for each transfer.

Scheme Administrator / Scheme Name

SPECIAL PIPING MATERIALS LTD/

Address

SPM SSAS

THE PENSION PRACTITIONER

OFFICE 12, VENTURE WALES

BUILDING, PENTREBACH

MERTHYR TYDFIL

Country

UK

Postcode

CF484DR

Membership/Policy Number(s)

PAUL BUCKLEY - JC702959D  
(0010611975)

Contact Name

ESTHER SALMON

Telephone Number

0800 634 4862

Pension Scheme to be transferred

Personal Pension (inc. GPPs & Employer Stakeholder Schemes)

Defined Contribution Occupational Scheme (inc. SSAS) ☒

Section 32 Buyout Bond

Defined Benefit Occupational Scheme

Please specify the guaranteed value expiry date for a Defined Benefit Occupation Scheme:

/ /

Other (please specify)

Does the Scheme include Safeguarded Benefits?

Yes

No



Yes

No



Is this pension/will this pension be subject to a financial settlement/pension sharing order?

Type of pension transfer:



Full



Partial

\* PENSION SHARING  
(44.5%) \*

Approximate/partial transfer value:

£ 138775.79





## 5. Authorisation (continued)

- I authorise the receiving provider, the current provider and any employer paying contributions to any of the plans as listed in the appropriate section of this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to the receiving provider.
- Until this application is accepted and complete, the receiving provider's responsibility is limited to the return of the total payment to the current provider.
- When payment is made to the receiving provider as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plans listed in the appropriate section of this application where the whole of the plan is transferring, or that part of the plan represented by the payment if only part of the plan is transferring.

### Your Adviser's Payment

If you have agreed to pay your Adviser on a Portfolio Establishment Fee (PEF) basis, **1.50** %  
you may vary the Adviser Payment rate **for this transfer**:

Ordinarily Transact will pay a PEF immediately on receipt of a transfer. However, if the pension is to be crystallised on completion of the transfer, this reduces the amount available for crystallisation and consequently the Pension Commencement Lump Sum. This can be avoided by setting the PEF to 0% and requesting a one-off Adviser Payment below.

A one-off Adviser Payment can be applied to an accrual pension or a pension that will be crystallised. If Transact receives a full or partial crystallisation request along with this form, the one-off cash Adviser Payment will be paid from the crystallised pension and will be made after the Pension Commencement Lump Sum has been paid.

Complete this section if you wish to make a one-off cash Adviser Payment (in addition to any previously instructed).

| Wrapper | Amount | Timing                   |       | VAT Adjustment*          |
|---------|--------|--------------------------|-------|--------------------------|
|         |        | Day<br>(7th, 17th, 27th) | Month |                          |
| £       |        |                          |       | <input type="checkbox"/> |

\* VAT Adjustment will move in line with the current VAT Rate.

### Investor Signature

x *C. Buckley*

Date (dd/mm/yyyy)

16/07/2019

## 6. Adviser Firm Declaration

This section must be completed by the firm which has provided advice on the pension transfer. It must be left blank if the client has not received advice.

I confirm that:

- I have advised the above named Investor in relation to this transfer in accordance with the relevant FCA Rules. Where this transfer is of an occupational pension scheme or other scheme containing safeguarded benefits, I confirm that the firm has the necessary permissions and that I hold the appropriate qualifications to advise on such a transfer, or that this advice has been checked by a pension transfer specialist; and
- the Adviser fees for this transfer are in accordance with HMRC rules, are genuinely commercial, and are wholly and exclusively for pensions based advice for this client's pension arrangements. I accept that Transact may ask for additional information before deducting these fees from the client's portfolio.

### Adviser Firm Name

GREYSTONE FIN SERVS

### Adviser Name (Registered Individual)

SARAH THOMAS

### Signature

x *[Signature]*

### Print Name

SARAH THOMAS

### Firm Reference Number (FRN)

154622

### Registered Individual Transact Number

036995243

Date (dd/mm/yyyy)

23/07/2019





**Pension Sharing Annex  
under [section 24B of  
the Matrimonial Causes  
Act 1973] [paragraph 15  
of Schedule 5 to the Civil  
Partnership Act 2004]**

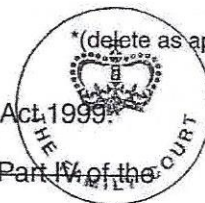
|  |                |
|--|----------------|
| In the Family Court sitting at Stockport |                |
| Case No.<br>(Always quote this)          | LV17 D11251    |
| Transferor's Solicitor's<br>reference    | JRA/KM/85844.1 |
| Transferee's Solicitor's<br>reference    | SS:2017/316    |

Between Caroline Buckley (Petitioner)  
and Paul Leslie Buckley (Respondent)

**Take Notice that:**

On 22/11/2018 the court

- made a pension sharing order under Part IV of the Welfare Reform and Pensions Act 1999;
- ~~varied~~ ~~discharged~~ an order which included provision for pension sharing under Part IV of the Welfare Reform and Pensions Act 1999 dated --/--/----



This annex to the order provides the person responsible for the pension arrangement with the information required by virtue of rules of court:

**A. Transferor's details**

- (i) The full name by which the Transferor is known: Paul Leslie Buckley
- (ii) All names by which the Transferor has been known:
- (iii) The Transferor's date of birth: 01/06/1975
- (iv) The Transferor's address: c/o Charnwood  
Greendale Lane  
Mottram St Andrew  
Cheshire  
SK10 4AY
- (v) The Transferor's National Insurance Number: JC 70 29 59 D

**B. Transferee's Details**

- (i) The full name by which the Transferee is known: Caroline Buckley
- (ii) All names by which the Transferee has been known: Caroline Shanks

f

Form P1 Pension Sharing Annex under [section 24B of the Matrimonial Causes Act 1973] [paragraph 15 of Schedule 5 to the Civil Partnership Act 2004] (04.16)

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FOUNDATION HOUSE

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WA15 8AB

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Sarah Thomas - Financial Adviser - 22/7/19

E. Have you filed Form D81 (Statement of Information for a Consent Order for a financial remedy)?

☐ Yes ☒ No

If 'Yes' delete the text opposite.

The parties certify that:

- (i) they have received the information required by Regulation 4 of the Pensions on Divorce etc (Provisions of Information) Regulations 2000; and
- (ii) it appears from that information that there is power to make an order including provision under [section 24B of the Matrimonial Causes Act 1973] [paragraph 15 of Schedule 5 to the Civil Partnership Act 2004].

F. In cases where the Transferee has a choice of an internal or external transfer, if the Transferee has indicated a preference, indicate what this is.

☐ Internal transfer ☐ External transfer

G. In the case of external transfer only (recommended but optional information)

(i) The name of the qualifying arrangement which has agreed to accept the pension credit:

Transact Personal Pension

(ii) The address of the qualifying arrangement:

29 Clement's Lane  
London  
EC4N 7AE

(iii) If known, the Transferee's membership or policy number in the qualifying arrangement and reference number of the new provider:

395-460-454

(iv) The name, or title, business address, phone and fax numbers and email address of the person who may be contacted in respect of the discharge of liability for the pension credit on behalf of the Transferee:

(This may be an Independent Financial Advisor, for example, if one is advising the Transferee or the new pension scheme itself.)

0207 608 7450  
Transact

(v) Please attach a copy of the letter from the qualifying arrangement indicating its willingness to accept the pension credit

☒

Please complete boxes H to J where applicable

H. Where the credit is derived from an occupational scheme which is being wound up, has the Transferee indicated whether he wishes to transfer his pension credit rights to a qualifying arrangement?

☒ Yes ☐ No

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3

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Financial Adviser





## Pension Schemes

Your HMRC  
Services

## Pension Schemes

- > [Welcome](#)
- > [View messages](#)
- > [View all Pension Schemes](#)
- > [Advanced Scheme Search](#)
- > [Registered Pension Schemes Manual](#)

## Registration

- > [View Certificate](#)
- > [View Registration Details](#)

## Scheme Administration

- > [View Current Scheme Details](#)
- > [Amend Scheme Details](#)
- > [Scheme Administrator Management](#)
- > [Practitioner Management](#)
- > [View Submission Receipts](#)

## Pension Service Notices for Scheme

- > [View Notices](#)

## Reporting

- > [Event Report](#)

## Pension Scheme Summary

Pension Scheme Name **TRANSACT PERSONAL PENSION PLAN**  
Pension Scheme Tax Reference (PSTR) **00605455RP**

- > [View current scheme details](#)
- > [Amend scheme details](#)

## Registration ?

Registration for Tax 05 Apr 2006 [View](#)  
Relief at source [Register](#)

## Reporting ?

Please select the type of report below:

- > [Accounting for Tax](#)
- > [Registered Pension Scheme Return](#)
- > [Event Report](#)

## Scheme Administration

Please select an option below:

- > [Scheme Administrator management ?](#)
- > [Practitioner management ?](#)
- > [View submission receipts](#)

## Pension Service Notices for Scheme ?

You have 6 notices for this Pension Scheme

- > [View notices](#)

File Edit View History Bookmarks Tools Help

HM Revenue & Customs: Pension X +

HM Revenue & Customs (GB) Search

HM Revenue & Customs Home Contact us Help Sign out

Pension Schemes - View Current Scheme Details User Name: (A0010046) PSTR 00605455RP

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**Scheme Administration**

- > [View Current Scheme Details](#)
- > [Amend Scheme Details](#)
- > [Scheme Administrator Management](#)
- > [Practitioner Management](#)
- > [View Submission Receipts](#)

**Pension Service Notices for Scheme**

[Print >](#)

[Return to Pension Scheme Summary >](#)

**Current scheme details**

|   |                                       |
|---|---------------------------------------|
| Pension Scheme Name   | TRANSACT PERSONAL PENSION PLAN        |
| Deferred annuity contract / Retirement annuity contract made after 5 April 2006 | No                                    |
| Date scheme registered  | 05 Apr 2006                           |
| Name of Scheme Administrator who registered the scheme                          | Integrated Financial Arrangements Ltd |
| Scheme status   | Open                                  |
| Sub-scheme  | No                                    |
| Pension scheme structure  |                                       |
| The scheme is an investment regulated pension scheme ?                          | Yes                                   |
| Band of number of scheme members  | 10001+                                |
| Registered for Relief at source   | No                                    |
| Occupational pension scheme ?   | No                                    |
| Country or Territory scheme established   | UNKNOWN                               |

[Print >](#)

[Return to Pension Scheme Summary >](#)

01 August 2019, Thursday 9:44 AM



I. Where the pension arrangement has requested details of the Transferor's health, has that information been provided?

☐ Yes ☐ No

J. Where the pension arrangement has requested further information, has that information been provided?

☐ Yes ☐ No

**Note:** Until the information requested in A, B, (and as far as applicable G, H, I and J) is provided the pension sharing order cannot be implemented although it may be made. Even if all the information requested has been provided, further information may be required before implementation can begin. If so, reasons why implementation cannot begin should be sent by the pension arrangement to the Transferor and Transferee within 21 days of receipt of the pension sharing order and this annex.

**THIS ORDER TAKES EFFECT FROM** the later of

- a. the date on which the Decree Absolute of Divorce or Nullity of marriage is granted, or the Final Order of Dissolution or Nullity of civil partnership is made;
- b. 28 days from the date of this order or, where the court has specified a period for filing an appeal notice, 7 days after the end of that period;
- c. where an appeal has been lodged, the effective date of the order determining that appeal.

**To the person responsible for the pension arrangement:**

\*(delete as appropriate)

- \*1. Take notice that you must discharge your liability within the period of 4 months beginning with the later of:
  - the day on which this order takes effect; or
  - the first day on which you are in receipt of –
    - a. the pension sharing order including this annex (and where appropriate any attachments);
    - b. in a matrimonial case, a copy of the decree absolute of divorce or nullity of marriage;
    - c. in a civil partnership case, a copy of the final order of dissolution or order of nullity of civil partnership;
    - d. the information specified in paragraphs A, B and C of this annex and, where applicable, paragraphs G to J of this annex; and
    - e. payment of all outstanding charges requested by the pension scheme.
- \*2. The court directs that the implementation period for discharging your liability should be determined by regulations made under section 34(4) or 41(2)(a) of the Welfare Reform and Pensions Act 1999, in that:

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(iii) The Transferee's date of birth:

21/06/1975

(iv) The Transferee's address:

26 Manor Close  
Wilmslow  
SK9 5PX

(v) The Transferee's National Insurance Number:

JS 45 55 94C

(vi) If the Transferee is also a member of the pension scheme from which the credit is derived, or a beneficiary of the same scheme because of survivor's benefits, the membership number:

### C. Details of the Transferor's Pension Arrangement

(i) Name of the arrangement:

Special Piping Materials Limited SSAS

(ii) Name and address of the person responsible for the pension arrangement:

The Pension Practitioner  
Special Piping Materials Limited SSAS  
48 Chorley New Road  
Bolton  
BL1 4AP

(iii) Reference Number:

BIBUCSPM

(iv) If appropriate, such other details to enable the pension arrangement to be identified:

(v) The specified percentage of the member's CEV to be transferred:

44 . 5 %

(vi) Where State Pension is to be shared, if the transferor reaches his/her state pension age on or after 6 April 2016 and divorce or dissolution proceedings start on or after that date, then insert the shared weekly amount of State Pension which is payable. For the definition of the shared weekly amount of State Pension please see section 49A(3) of the Welfare Reform and Pensions Act 1999.

### D. Pension Sharing Charges

It is directed that: (\*delete as appropriate)

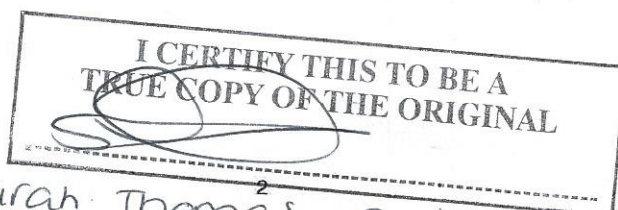
\*The pension sharing charges be apportioned between the parties as follows: 50/50

or

\*The pension sharing charges be paid in full by the Transferor.

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Financial Adviser



## 4. Pension Details

**To which Transact pension do you wish to transfer your existing pension benefits?**

\*The Transact Section 32 Buy Out Bond cannot accept Guaranteed Minimum Pension (GMP). Any GMP must be transferred to the Transact Personal Pension and held as Pension Rights.

\*\*In the case of the Executive Pension, transfers can only be accepted where a Transact Executive Pension already exists.

Transact  
Personal  
Pension



Transact  
SIPP



Transact  
Section 32  
Buy Out Bond\*



Transact  
Executive  
Pension\*\*



☐ Crystallised Benefits

| Gross Income<br>Required (£) | Timing                    |                           |                      | GAD %                |
|------------------------------|---------------------------|---------------------------|----------------------|----------------------|
|                              | Frequency<br>(M, Q, H, Y) | Day*<br>(7th, 17th, 27th) | Start Month          |                      |
| <input type="text"/>         | <input type="text"/>      | <input type="text"/>      | <input type="text"/> | <input type="text"/> |

\*Payments from your Pension can only be made on the 7th, 17th or 27th of the month. Please select only one date.

Pay benefits into:

☐ My Transact General Investment Account

☐ My Nominated Account

☒ Uncrystallised Benefits

**Do you wish to take benefits immediately upon completion of this transfer?**

If yes, please also complete a Pension Benefit Request form (T020).

Yes



No



**This transfer is the result of**

☐ Block Transfer\*

☐ Wind Up\*\*

☒ Neither

\*Block transfers can only be transferred into a Transact Personal Pension or Transact SIPP.

\*\*Wind Up transfers can only be transferred into a Transact Section 32 Buy Out Bond.

**If you ticked 'Block Transfer':**

Yes

No

**Have you been a member of the Transact Personal Pension or Transact SIPP for longer than one year?**

Note that proceeding with the Block Transfer may have the effect of restricting your Pension Commencement Lump Sum entitlement.



**Please confirm the names of the other Block Transfer members:**

## 5. Authorisation

**It is a serious offence to give false information. To do so could lead to prosecution.**

### Declaration by Integrated Financial Arrangements Ltd

Integrated Financial Arrangements Ltd agrees to administer the Transact SIPP as the scheme provider, and to administer the Transact Personal Pension, the Transact Section 32 Buy Out Bond and the Transact Executive Pension on behalf of IntegraLife UK Limited, the provider of these schemes.

### Your declarations

- I authorise and instruct you to transfer sums and assets from the plan(s) listed in the appropriate section of this application directly to the receiving provider and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise the receiving provider, the current provider and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to the receiving provider.
- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that the receiving provider and the current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application. This includes where I have been asked to provide any original policy documents in return for the transfer of funds and I am unable to do so.
- I understand that, for transfers of arrangements from which I have already taken benefits:
  - no pension commencement lump sum is available from my fund at any time;
  - I cannot make any future contributions to this arrangement;
  - for transfers of Capped Drawdown arrangements only, you will continue to apply the same maximum income and the same review period as my current pension provider; and
  - an annuity can be purchased at any time.
- I confirm that where the transfer contains safeguarded benefits and the transfer is above £30,000, I have received advice from the firm detailed in Section 6 and understand that Transact will not be able to accept this transfer instruction where advice has not been provided.
- I confirm that I have been provided with and read the pension illustration, key features document and the Terms and Conditions applicable to this transfer.
- I agree to the Terms and Conditions.
- I have not received any financial advice from Transact.

