PJ Legge
91 Blackpool Road
Lytham St Annes
Lancs
FY8 4EN

Cranfords
48 Chorley New Road
Bolton
BL1 4AP

3rd December 2018

Re: Woodville Consultants SSAS

Dear Esther

Following your letter of the 27th November, please find attached the requested documents.

I trust you'll find all in order however please do not hesitate in contacting me if I have missed anything.

Many thanks

Peter Legge
Encl.
P60
X3 payslips
SLAC transfer app
Trustee Res

Standard Life

Transfer Out Application

Use this form to fully transfer your benefits in cash from a Standard Life pension scheme to another UK registered pension scheme.

GEN2724 1118

Guidance notes for filling in this form

References to 'Standard Life' mean Standard Life Assurance Limited or Standard Life Master Trust Co Ltd.

Parts 1, 2 and 4 of the form should be completed by you as the Planholder, and Part 3 by the Trustee/ Scheme Administrator of the receiving pension scheme (Receiving Scheme). You should check the details completed by the Receiving Scheme before signing and dating the form at the end.

Standard Life will not be able to proceed with your transfer request unless this form is completed fully. Complete one form for each Standard Life plan that you wish to transfer.

UK tax laws mean that tax is charged on 'unauthorised payments' that are made from UK registered pension schemes. The Pensions Advisory Service (TPAS) can help to explain the potential tax consequences for you of an unauthorised payment.

Where the value of your pension fund is greater than £30,000 and contains safeguarded benefits, legislation requires you to take advice from an independent financial adviser. Safeguarded benefits are defined as a benefit that has a promise, such as a guaranteed annuity rate or level of pension income, but does not include guaranteed investment returns such as those from with profits.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

Along with this form, you should also provide the following if you are intending to transfer to an occupational pension scheme or a Small Self-Administered Scheme:

- Evidence you are in receipt of earnings. If you are employed, please provide copies of your last 3 months' payslips and a copy of your latest P60. If you are self-employed, please provide a letter from a certified accountant evidencing your last 3 months' income and a copy of your latest tax return. This is needed to help us establish whether you have a statutory right to a Cash Equivalent Transfer Value.
- A copy of correspondence from HMRC confirming the Receiving Scheme's Pension Scheme Tax Reference (PSTR) number. The Receiving Scheme Trustee/Scheme Administrator will be able to provide you with this.
- The Scheme's Trust Deed and Rules from inception of the Scheme to date, and any other Deeds, e.g. Deeds of Appointment and Retiral of Trustees.
- A letter from the provider of the Pension Schemes Trustee Account or the Pension Scheme Administrator Account. This letter must be, on letter headed paper, confirming the full name of the account, the account sort code, the account number and the names of the accounts authorised signatories.

  Upon receipt of the complete requirements we will assess your request with a view to completing the transfer. However, we do reserve the right to ask for additional information where it is deemed necessary.

Is any of your plan invested in with profits?

These investments may include potentially valuable guarantees. With profits guarantees give you some protection if investment returns are poor. Please check your last statement for details of any guarantees. If you're unsure of anything or need more information, please call us. You should also consider paying for financial advice, as the impact of giving up a with profits investment depends upon your personal circumstances.

You can find out more about with profits at **www.standardlife.co.uk/withprofits**

Please return the completed form to Standard Life:
Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH

Pension Scams

Your pension savings are in safe hands with us but pension scams are on the increase.

We are working hard to help our customers avoid these scams. Thousands of people have lost their retirement savings after falling for a pension scam. Don't be next.

If you are considering transferring your pension savings into a new scheme, consider these questions...

- Have you been motivated by a cold-call, online advert or text out of the blue, offering a 'free pension review'?
- Is the new scheme a Small Self-Administered Scheme?
- Will your pension pot be investing in unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels or businesses you don't know much about?
- Does your new arrangement require you to set up a company?
- Have you been promised guaranteed returns?
- Have you been told you can access any part of your pension before age 55, other than on the grounds of ill-health?

If the answer to any of these questions is **yes**, then there's a chance your money could be at risk.

To know what to look out for or what to do if you think you're being targeted – go to the Pensions Regulator's website **www.pension-scams.com**

Why ask these questions? Because we want to help you protect your savings. If you have been cold-called about a transfer opportunity or you are investing in high risk, unregulated investments, it could mean that your pension savings are at risk or you are being scammed.

Transfer Application – You should complete this part

GEN2724

Part 1 – Your details

You should complete this part

Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)	MR
Surname	LEGGE
First name(s) (in full)	PETER JAMES
Date of birth (DD/MM/YYYY)	17091974
National Insurance Number	JB355870C
Standard Life plan number	WP1261662
Your address	91 BLACKPOOL ROAD LYTHAM ST ANNES LANCS
Country	ENGLAND
Postcode	FY8 4EN
Your contact number	07713561403
Your email address	PETELEGGE @GOOGLEMAIL.COM

Part 2 – Receiving Scheme details

Type of Receiving Scheme: Occupational Pension Scheme ☐ Personal Pension Scheme ☐ Small Self-Administered Scheme ☑

Name of Receiving Scheme	WOODVILLE SSAS
HMRC Pension Scheme Tax Reference number	20000332RE
Name of Receiving Scheme Administrator	WOODVILLE CONSULTANTS LTD
Telephone no. for Receiving Scheme Administrator	01253461918
Contact name at Receiving Scheme Administrator	PETER LEGGE
Address of Receiving Scheme Administrator	80 LYTHAM ROAD FULWOOD PRESTON LANCASHIRE
Postcode	PR2 3AQ
Name(s) of Receiving Scheme Trustees (if applicable)	PETER JAMES LEGGE MELANIE CLAIRE LEGGE

Have you taken regulated advice about this transfer request? Yes ☐ No ☑

If Yes, please provide the following details:

Name of company providing you with financial advice

Name of financial adviser

Contact number

You should complete this part, but your Receiving Scheme Trustee or Scheme Administrator may need to provide you with the information required

Why ask these questions? Because, pension scammers may pose as financial advisers.

We always recommend that you take financial advice about your transfer options from a financial adviser authorised and regulated by the UK Financial Conduct Authority to give pensions transfers related advice.

If you take advice from someone who is not authorised and regulated by the UK Financial Conduct Authority, you may not be covered by the protections of the Financial Ombudsman Service or the Financial Services Compensation Scheme if things go wrong in relation to the advice given. You should also be aware that if you take advice from a non-UK based adviser, you may not be covered by any similar protections in the country you live, or where the advice has been given from, at all.

If you should have any queries about this, speak to your adviser or contact the UK Financial Conduct Authority.

If you are receiving advice from a financial adviser, you should remember that the adviser is acting on your behalf not only in giving advice, but also regarding the completion of this form.

FCA Reference Number

How did you find out about this transfer opportunity?

Do you know where your pension savings will be invested under the new scheme? Yes ☑ No ☒

If Yes, please provide details COMMERCIAL PROPERTY

Why ask this question? Because, unusual investments such as overseas property, car parks, unregulated investments, forestry, storage units, care homes, biofuels etc., are generally considered high risk investments and many have been linked to pension scamming activity.

Part 3 – Receiving Scheme Declarations

The Receiving Scheme Trustee/Scheme Administrator should complete this part.

The Trustee(s)/Scheme Administrator* of the Receiving Scheme:

a. confirms that the Receiving Scheme is a UK registered pension scheme and will accept and is capable of accepting the transfer value to be transferred from the transferring plan;

b. confirms that the Receiving Scheme is not under review by HMRC;

c. confirms that, when required under the data protection law, the Trustees of the Receiving Scheme are registered with the Information Commissioner's Office as data controllers.

d. undertakes to provide the Planholder with a copy of the correspondence from HMRC confirming the Receiving Scheme's PSTR number as evidence that the Receiving Scheme is registered with HMRC;

Go to the Information Commissioners Office website https://ico.org.uk/ for further information on 'Registration by pension scheme trustees' requirements.

Where the Receiving Scheme is an occupational pension scheme:

e. confirms that the Receiving Scheme is an Occupational Pension Scheme as defined under s1(1) of the Pension Schemes Act 1993 (c.48).

Where the Receiving Scheme is a personal pension scheme:

f. confirms that the Receiving Scheme is FCA regulated.

This part 3 is signed for and on behalf of the Trustee(s)/Scheme Administrator* of the Receiving Scheme as follows:

*Delete as appropriate

Signature ▶ [signature]

Signature

Date (DD/MM/YYYY) 03/12/2018

Position of Authorised Signatory SCHEME ADMINISTRATOR

Printed Name of Authorised Signatory PETER LEGGE

Contact phone number 01253461918

Receiving Scheme Payment Details

Bank Name/ Address ALLIED IRISH BANK (GB) VANTAGE POINT HARDMAN ST. MANCHESTER

Postcode M3 3PL

Receiving Scheme Account Name WOODVILLE SSAS

Receiving Scheme Bank Account Number 04919088

Sort Code 23-83-96

Receiving Scheme Reference WOODVILLE STANDARDLIF

Part 4 – Your Declarations

I hereby confirm that –

a. I have requested the transfer.

b. I have had the opportunity to read and fully consider this document setting out the arrangements to be made between Standard Life and the Trustees/Scheme Administrator of the Receiving Scheme.

c. I am aware of the benefits that will be awarded in respect of the transfer value in the Receiving Scheme.

d. I am aware that the amount of the transfer value is **not guaranteed and may fluctuate** and that the exact transfer value will not be known until the transfer date. The amount of the transfer value will represent the value of my entire interest, and my dependants' interest, in the Standard Life plan which is being transferred to the Receiving Scheme.

e. I am aware of the details set out in this document and hereby consent to the transfer of the transfer value to the Receiving Scheme.

f. In consideration of the arrangement made for the provision of additional benefits for me and my dependants under the Receiving Scheme, once the transfer value has been paid to the Receiving Scheme's Trustees/Scheme Administrator, my Standard Life plan will end, and I hereby discharge Standard Life of all claims, which I, and my dependants, have or may have to the benefits under the Transferring Scheme in respect of the transfer value.

g. I am aware that in some circumstances a transfer of benefits might not be a recognised transfer under the relevant tax rules and may be treated as an unauthorised payment by HMRC giving rise to a liability to pay tax.

h. If HMRC require Standard Life to pay tax on the transfer value because the Receiving Scheme does not comply with HMRC's requirements, I undertake to refund Standard Life the tax due by them.

i. I am aware of the risks associated with pension scams and I hold Standard Life harmless from and against all costs, losses or expenses resulting from my decision to proceed with my transfer request, unless such an event has arisen as a result of any fraud, negligence or wrongful act by Standard Life.

j. I confirm that any information provided about me by the Receiving Scheme or my advisers has been verified by me as factual and correct and that Standard Life is in no way responsible for any quotation or any literature issued by the Receiving Scheme or my advisers.

To the best of my knowledge and belief the information given in this form is correct and complete.

Planholder's signature ▶

Date (DD/MM/YYYY) 03 / 22 0 / 8

You should check the details completed by the Receiving Scheme before signing and dating the form.

Please return the completed form to Standard Life:
Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH

Signature

EMPLOYER	EMPLOYEE	DATE
WOODVILLE CONSULTANTS LIMITED	1 : MR PETER LEGGE	28/09/2018

DEPARTMENT	N.I. NUMBER & TABLE	TAX CODE	PAY METHOD	PERIOD
	JB355870C A	1185L	Cash	M6

YEAR TO DATE

Total Pay	4200.00
Taxable Pay	4200.00
Tax	0.00
	0.00
N.I. Employee	0.00
N.I. Employer	0.00
N.I. Pay	4200.00
SAP	0.00
SPP	0.00
SSP	0.00
SMP	0.00
Pension Employee	0.00
Pension Employer	0.00

RATE	HOURS	PAY		DEDUCTIONS	
		Salary	700.00	PAYE Tax	0.00
				NIC	0.00

(T = Taxable, N = NI'able, B = Both)

HOURS	
EMPLOYERS N.I.	0.00
TAXABLE PAY	700.00
NON - TAXABLE PAY	0.00
TOTAL PAY	700.00
DEDUCTIONS	0.00
NET PAY	700.00

iris.co.uk

EMPLOYER	EMPLOYEE	DATE
WOODVILLE CONSULTANTS LIMITED	1 : MR PETER LEGGE	31/10/2018

DEPARTMENT	N.I. NUMBER & TABLE	TAX CODE	PAY METHOD	PERIOD
	JB355870C A	1185L	Cash	M7

YEAR TO DATE	
Total Pay	4900.00
Taxable Pay	4900.00
Tax	0.00
	0.00
N.I. Employee	0.00
N.I. Employer	0.00
N.I. Pay	4900.00
SAP	0.00
SPP	0.00
SSP	0.00
SMP	0.00
Pension Employee	0.00
Pension Employer	0.00

RATE	HOURS	PAY		DEDUCTIONS	
		Salary	700.00	PAYE Tax	0.00
				NIC	0.00

(T = Taxable, N = NI'able, B = Both)

HOURS	
EMPLOYERS N.I.	0.00
TAXABLE PAY	700.00
NON - TAXABLE PAY	0.00
TOTAL PAY	700.00
DEDUCTIONS	0.00
NET PAY	700.00

EMPLOYER	EMPLOYEE	DATE
WOODVILLE CONSULTANTS LIMITED	1 : MR PETER LEGGE	30/11/2018

DEPARTMENT	N.I. NUMBER & TABLE	TAX CODE	PAY METHOD	PERIOD
	JB355870C A	1185L	Cash	M8

YEAR TO DATE	
Total Pay	5600.00
Taxable Pay	5600.00
Tax	0.00
	0.00
	0.00
N.I. Employee	0.00
N.I. Employer	5600.00
N.I. Pay	
	0.00
SAP	0.00
SPP	0.00
SSP	0.00
SMP	
Pension Employee	0.00
Pension Employer	0.00

RATE	HOURS	PAY		DEDUCTIONS	
		Salary	700.00	PAYE Tax	0.00
				NIC	0.00

(T = Taxable, N = NI'able, B = Both)

HOURS		TAXABLE PAY	700.00	DEDUCTIONS	0.00
EMPLOYERS N.I.	0.00	NON - TAXABLE PAY	0.00	NET PAY	700.00
		TOTAL PAY	700.00		

Do not destroy — ***P60 End of Year Certificate 2017 - 18***

Your employer's name and address	**Tax Year to 5 April** 2018
WOODVILLE CONSULTANTS LIMITED 28 VICTORY BOULEVARD LYTHAM ST ANNES LANCASHIRE FY8 5TH	Employer PAYE reference 120 / RA88147

Employee's details

National Insurance number	JB 35 58 70 C
Surname	LEGGE
First two forenames	PETER
Works/ payroll number	1

Your private address
28 VICTORY BOULEVARD
LYTHAM ST ANNES
LANCASHIRE

FY8 5TH

National Insurance contributions 'in this employment'

(Note: LEL = Lower Earnings Limit, PT=Primary Threshold, UEL = Upper Earnings Limit)

NIC table letter	Earnings at the LEL(where earnings are equal to or exceed the LEL) £	Earnings above the LEL, up to and including the PT £	Earnings above the PT, up to and including the UEL £	Employee's contributions due on all earnings above the PT £ p
A	5876	2284	0	0.00

Statutory payments included in the pay 'In this employment' figure below

	£ p		£ p
Statutory Shared Parental Pay	0.00	Statutory Maternity Pay	0.00
Statutory Paternity Pay	0.00	Statutory Adoption Pay	0.00

Student Loan deductions £
In this employment *(whole £s)* 0

Pay and Income Tax details

	Pay £ p	Tax deducted £ p	*Enter 'R' in this box if refund*
In previous employment(s)	0.00	0.00	
In this employment	* 8160.00	0.00	
Total for year	8160.00	0.00	

The figures aside marked * should be used for your Tax Return, if you get one

Final tax code 1150L

Week 53 payment indicator

To the employee: keep this certificate in a safe place. You will need it if you fill in a Tax Return. You also need it to make a claim for tax credits or to renew your claim. It also helps you check that your employer is using the correct National Insurance number and deducting the right rate of National Insurance contributions.
By law you are required to tell HM Revenue and Customs about any income that is not fully taxed, even if you are not sent a Tax Return.

HM REVENUE AND CUSTOMS

Certificate by Employer/Paying Office:
This form shows your total pay for Income Tax purposes in this employment for the year. Any overtime, bonus, commission etc, Statutory Sick Pay, Statutory Maternity Pay, Statutory Paternity Pay, Statutory Shared Parental Pay or Statutory Adoption Pay is included.

TRUSTEES RESOLUTION
APPOINTMENT OF BANKER

Woodville SSAS

Mr Peter James Legge and **Melanie Claire Legge** both of 28 Victory Boulevard, Lytham St Annes, Lancashire FY8 5TH (in this deed called the 'Managing Trustees')

Background

1. **Woodville SSAS** (in this Resolution called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and Rules with an Effective Date of 26th June 2018 (in this Resolution called the 'Existing Provisions').
2. The Managing Trustees are the present trustees of the Scheme.
3. The Managing Trustees wish to instruct the Registered Scheme Administrator to open a pension scheme bank account.

Resolution

A. The Managing Trustees appoints AIB BANK which is a trademark of AIB Group (UK) p.l.c. (a wholly owned subsidiary of Allied Irish Banks, p.l.c.), whose registered Office 92 Ann Street, Belfast BT1 3HH as Banker to the Scheme.

B. The Registered Scheme Administrator is appointed to open the trustee pension scheme account with AIB BANK in accordance with the Scheme Rules.

C. The Managing Trustee agree to the terms of business banking offered by AIB Group (UK) p.l.c.

D. The authorised signatories of the Trustees shall be "Any One Managing Trustee".

Signed by;

Peter James Legge
Managing Trustee

Melanie Claire Legge
Managing Trustee

M. Legge.