

35 Schofields Way
Bloxham
OX15 4NP

7/3/2022.

Dear Esther

Re. HARLAND + PHIPPS PENSION

Please find enclosed the last transfer form from Royal London for Mark. I wasn't sure which address to include, could you complete please?.

Would you mind sending me a quick email to confirm this document has arrived? (elaine.phipps7@gmail.com).

Yours sincerely

Elaine Phipps

Enc.



25198-000009/01/04-H13

Mr M Phipps
35 Schofields Way
Bloxham
Banbury
Oxfordshire
OX15 4NP

Tel: 0345 605 7777
Email: stakeholderadmin@royallondon.com
Date: 2 March 2022

Dear Mr Phipps

Stakeholder Pension Plan Number: P000472481
Stakeholder Pension Plan Holder: Mark Phipps

You've asked for a Pension Transfer Pack. Here it is.

This pack has all the information needed to transfer your pension benefits and contains important information for you, your Financial Adviser and your Receiving Scheme (the scheme who your benefits will be transferred to).

What you need to know

Transfer Value Date	Plan Value Amount
2 March 2022	£7,859.91

So, your Receiving Scheme knows how much we're transferring, we've estimated the transfer value, excluding any future contributions. It will take time for us and the Receiving Scheme to process the transfer request, and so the actual transfer value could be higher or lower (see the enclosed Transfer Discharge Form to see the reasons why).

Do you need to talk to a regulated financial adviser first?

We recommend that you take specialist financial advice from a regulated financial adviser before you take any action. If you don't already have a financial adviser, you can find one in your area at unbiased.co.uk. Advisers usually charge for their services so you should confirm costs beforehand.

Keep your money safe

It's a sad fact that there are criminals who look to steal money via investment and pensions scams. So, if you're planning to give your money to someone or invest somewhere else, tread carefully. Check out the FCA's website www.fca.org.uk/scamsmart for further information.

5th Floor, Churchgate House, 56 Oxford Street, Manchester, M1 6EU
royallondon.com

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales number 99064.
Registered office: 55 Gracechurch Street, London, EC3V 0RL.

This pack includes:

- Transfer Discharge Form - Sections One and Two
- Product Guide
- The Pension Regulator's "Don't let a scammer enjoy your retirement" leaflet
- Pre-paid envelope

What we need from you

Next steps

- Please read the Product Guide before completing the Transfer Discharge form.
- Please read, sign and date **Section One** of the Transfer Discharge form.
- Once you have completed **Section One**, please forward everything in this pack to your Receiving Scheme.
- The Receiving Scheme should complete **Section Two** of the Transfer Discharge form.

Both **Section One** and **Two** of the Transfer Discharge form should then be returned to us by the Receiving Scheme using the envelope provided.

We cannot process your transfer until the completed Transfer Discharge form is returned to us. Once all the information has been received this should enable us to process your transfer as smoothly as possible.

We're here to help

If you have any questions or need any further information, give us a call on 0345 605 7777. We're here 8am to 6pm, Monday to Friday (excluding bank holidays). You can find other information that may be helpful by visiting our website at **royallondon.com**

Yours sincerely

Stakeholder and IPP Team

Enc. Transfer Discharge form
Pre-paid envelope
Product Guide

If you'd like your documents in a different format, such as Braille, large print or audio, please call us on 0345 605 7777

TRANSFER DISCHARGE FORM

Stakeholder Pension Plan Number:
Stakeholder Pension Plan Holder:

P000472481
Mark Phipps
DOB: 8 June 1976

This plan is a Stakeholder Pension Plan, registered with HM Revenue & Customs (HMRC) in accordance with the Finance Act 2004.

Royal London Stakeholder Pension Scheme is registered under reference number : 00613772RS.

The transfer value on 2 March 2022 amounts to £7,859.91.

Any contributions that are currently being paid into this plan will continue to be collected. Should you wish not to continue contributing then please contact us and if applicable cancel your payment instruction.

Your actual transfer value maybe higher or lower than the above estimate and will depend on:

- The value of your units on the date we make the transfer payment.
- Any future contributions you make (we have assumed none in the above estimate), include any outstanding tax relief from HMRC.
- Any other plan transactions you make e.g. fund switches.

In order to secure a fair share of the unitised with-profits fund for all investors, we may, in certain circumstances, apply a market value reduction to reduce the plan value. An example of such circumstances would be following a deep or prolonged fall in stock market values. The market value reduction will also help to ensure that large amounts leaving the Fund do not benefit one member or members over others. We will not apply a market value reduction to payments made on death or retirement; it is likely only to apply if you choose to move the funds. Please see the enclosed Product Guide for more information.

There are currently no market value reductions being applied to transfers out of the unitised with-profits fund you are invested in.



SECTION ONE (to be completed by the member)

I request that Royal London transfer the plan P000472481 to :-

Name of accepting scheme: HARLAND & PHIPPS

Address of accepting scheme: _____

I understand that when this transfer is paid, this plan will be cancelled and Royal London will have no further obligation under it.

Signature : MP

Witness : S. Harland

Address : 35 SCHOFIELDS WAY
BLOXHAM

Address : 22 Humber Walk
Barnes

BANBURY, OX15 4NP

OX16 1EA

Date : 7/3/2022

Date : 7/3/2022

On completion please pass this form and enclosed envelope to your chosen scheme for them to complete section two and return the fully completed Transfer Discharge form to us.

SECTION TWO (to be completed by the administrator of the accepting scheme)

Stakeholder Pension Plan Number:
Stakeholder Pension Plan Holder:

P00047248I
Mark Phipps
DOB: 8 June 1976

This section should only be completed if you are in a position to accept payment.

In order to satisfy the legislative requirements; please confirm (and provide details where necessary)

1. That your scheme is

☐

A Personal Pension Scheme registered with HMRC in accordance with the Finance Act 2004.

Please provide your ASCN number _____

a) Is the scheme partially or fully underwritten by a life office?

YES/NO

b) If the answer to a) is no, is the scheme provider another financial institution falling within Chapter 2 of part 4 of the Finance Act 2004?

YES/NO

If the answer to a) is YES please provide the contact reference, name and address of the insurer, if not provided elsewhere:

If the answer to b) is YES please provide the contact reference, name and address of the scheme administrator, if not provided elsewhere:

☐

An Occupational Pension Scheme registered with HMRC in accordance with the Finance Act 2004 where the transferee is already a scheme member who is currently accruing benefits as a result of service as an employee or an ex-spouse who has rights from a pension sharing order. Please state date of joining ___ / ___ / ___

a) Is the scheme a small self-administered scheme?

YES/NO

b) Is the scheme a large self-administered scheme?

YES/NO

c) Is the scheme wholly insured?

YES/NO

If the answer to a) is YES, please have the pensioner trustee confirm in writing that the transfer can proceed and that the payment is to go ahead into a SSAS bank account of which the pensioner trustee is a mandatory co-signatory. The written confirmation should be attached to this form.

If the answer to b) is YES, please provide the contact reference, name and address of the scheme administrator, if not provided elsewhere:

If the answer to c) is YES, please provide the contact reference, name and address of the insurer, if not provided elsewhere:

Stakeholder Pension Plan Number:
Stakeholder Pension Plan Holder:

P00047248I
Mark Phipps
DOB: 8 June 1976

☐ A Statutory Scheme established under a General Act of Parliament and the transferee is already a scheme member who is currently accruing benefits as a result of service as an employee or ex-spouse who has rights from a pension sharing order. Please state date of joining ____/____/____.

☐ A Free Standing Additional Voluntary Contribution Scheme registered with HMRC in accordance with the Finance Act 2004 and the transferee is already a scheme member who is currently accruing benefits as a result of service as an employee or an ex-spouse who has rights from a pension sharing order. Please state date of Joining ____/____/____.

☐ Other - if not listed above, please supply full details.

2. That you are willing to accept the transfer value quoted in Section One and that you have not and are not intending to opt out of deemed HM Revenue & Customs (HMRC) registration under paragraph 2, Schedule 36 of the Finance Act 2004. If you are willing to accept the transfer value, The payment can only be issued direct to the scheme administrators of the accepting scheme. If a life office or other financial institution insures the scheme, the payment must be made and sent to the insurer. Payments will not be made or sent to an Independent Financial Adviser.

That you are willing to accept the transfer value quoted in Section One and that you have not and are not intending to opt out of deemed HMRC registration under paragraph 2, Schedule 36 of the Finance Act 2004. If you are willing to accept the transfer value, to whom the cheque should be made payable.

3. That the transfer value will be applied to provide appropriate benefits under your scheme.
4. That you understand that on payment by Royal London of the transfer value, the plan will be cancelled and cannot be reinstated unless we are informed within 30 days of the issue date of our payment that reinstatement is required. Outside of this period Royal London will consider a request for reinstatement but cannot guarantee that such a request will be accepted, unless this plan is subsequently found to be invalid.

Direct Credit Payment Details for the Accepting Scheme

Please complete the required information to enable us to process the payment.

Account Name

Account Number

Sort code

Please note that we're not able to pay direct credit into:

- A foreign bank account
- Post office accounts
- A building society account



AUTHORISATION/DECLARATION

I/We authorise the HMRC to release information, if so requested, to Royal London on our HMRC registered status.

I/We declare that the information given on this form is true and complete to the best of my/our knowledge and belief.

Pension Scheme Tax Reference:

--	--	--	--	--	--	--	--	--	--

Authorised Signature

Company Stamp

Please note that Royal London is not prepared to complete any equalisation forms. We can however confirm there have been no transfers into this plan.

Please return the fully completed Transfer Discharge form to us using the envelope provided.