

Mr B Nicoll
31 Boynds Brae
INVERURIE

AB51 6AX



If you would like a copy of this pack or any other item of our literature in larger print, Braille or in audio format, please contact our Customer Services Team using the contact details below.

HOW TO CONTACT US



Legal & General Assurance Society Limited
Ground Floor Knox Court
10 Fitzalan Place
Cardiff
CF24 0TL



0370 165 9406
Corporate helpline
Open Monday to Friday
8.30am to 7.00pm

We may record and monitor calls.
Call charges may apply.



grouptransfersout@landg.com



Legal & General Assurance Society Limited
Registered in England and Wales No. 166055
Registered office: 1 Coleman Street, London, EC2R 5AA.
This is also our head office in the UK.

We are authorised and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority.

Statement generated on: 26/07/2022

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MEMBER DECLARATION FOR A PARTIAL TRANSFER TO ANOTHER PROVIDER.

Scheme name: TECHNIP FMC
Member's name: Mr B Nicoll
Arrangement number: 2865443401

I AGREE AND ACKNOWLEDGE THAT LEGAL & GENERAL:

- A) does not know whether or not the receiving scheme is designed to provide access to my pension benefits earlier than is normally permitted.
B) may carry out checks to establish whether the receiving scheme is registered with HMRC.
C) may carry out checks to establish whether the transfer would be a recognised transfer for HMRC's purposes.
D) may delay to make the transfer until it has satisfied itself that:
i. the receiving scheme is registered with HMRC, and
ii. the transfer would be a recognised transfer for HMRC's purposes
E) will let me know if it requests additional information from the receiving scheme to satisfy itself of the facts described in D)(i) and (ii) above.
F) will calculate the transfer value based on policy terms and conditions when it has received all the additional information and has satisfied itself of the facts described in D)(i) and (ii) above, OR
G) will write to me if it has not satisfied itself of the facts described in D)(i) and (ii) above
H) will have no liability in respect of my pension benefits after it has made the transfer.

Please delete as appropriate.

I can confirm that I have / have not received financial advice in relation to this transfer.

RECEIVING SCHEME

Name of receiving scheme:

NPD LTD SSAS

Receiving scheme HMRC registration number:

20006801RY

Signed:

Date:

17/01/2023

Please provide a contact telephone number so that we may contact you to resolve any queries as quickly and efficiently as possible.

07493024126

If you would like to receive regular updates by text messaging to your mobile phone, on the progress of your transfer, please tick this box:

☒

Mobile
number:

07493024126

Please be advised that SMS text messages are not a completely secure method of communication and there is a low risk that someone else could intercept messages.

MEMBER DECLARATION FOR A PARTIAL TRANSFER TO ANOTHER PROVIDER.

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Scheme name: TECHNIP FMC
Member's name: Mr B Nicoll
Arrangement number: 2865443401

MEMBER DECLARATION FOR A PARTIAL TRANSFER.

Please do not separate the attached declarations, please send these forms back together, once all have been completed.

MEMBER DECLARATION FOR TRANSFERRING PART OF YOUR PENSION POT TO ANOTHER PROVIDER

I DECLARE AND CONFIRM THAT:

- A) I have exercised my statutory right to require Legal & General to transfer my pension benefits to the receiving scheme.
- B) I understand that the receiving scheme is registered with HMRC.
- C) I have read and understood the regulatory leaflet, together with the regulatory information on www.legalandgeneral.com/protectyoursavings, that Legal & General has given me.
- D) I have read and understood the 'Things To Consider When Transferring A Pension' and how this may impact me.
- E) I understand that, if the receiving scheme is designed to provide access to my pension benefits earlier than is normally permitted (i.e. before age 55), there is a serious risk of significant tax charges. There may also be a risk that the receiving scheme charges significant fees.
- F) I will not hold Legal & General responsible in any way and I will not seek any compensation, or seek any payment of any kind from Legal & General, and will not ask Legal & General to take any action in relation to any tax charges, any significant fees or any other losses of any kind which arise because of the transfer.
- G) I agree that a partial payment(s) made under these instructions discharges your liability for that amount under this arrangement.
- H) This declaration is true and correct.

£100 to be left in the policy to keep the policy open

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RECEIVING SCHEME DECLARATION FOR A PARTIAL TRANSFER TO ANOTHER PROVIDER.

Scheme name: TECHNIP FMC
 Member's name: Mr B Nicoll
 Arrangement number: 2865443401

WE DECLARE AND CONFIRM THAT:

- A) the receiving scheme is registered with HMRC;
- B) the transfer is a recognised transfer;
- C) we will not take any action or omit to take any action which would result in an unauthorised payment;
- D) we will only use the transfer value to provide benefits permitted by registered pension schemes;
- E) we give Legal & General authority to approach and confirm the registered status of our scheme with HMRC; and
- F) this declaration is true and correct.

WE AGREE AND ACKNOWLEDGE THAT:

- A) we will not take any action of any kind, and we have no claim or right of action, against Legal & General in connection with the transfer;
- B) Legal & General has no liability (actual or contingent) in respect of the transferred pension benefits.

Signature:



Date:

21 December 2022

Name:

Lisa Welton

Position held:

Scheme Administrator

Capacity in which this declaration has been signed – Please tick one:

- ☒ Scheme Administrator ☐ Trustee ☐ Third Party Administrator
☐ Broker ☐ Other (please specify)

Company name:

RC Administration Limited

Company address:

1A Poynton, Cheshire, SK12 1RD

Contact telephone number:

0330 311 0839

Email address:

info@rcadministration.com

RECEIVING SCHEME DECLARATION FOR A PARTIAL TRANSFER TO ANOTHER PROVIDER.

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Scheme name: TECHNIP FMC
Member's name: Mr B Nicoll
Arrangement number: 2865443401

(CONTINUED) TYPE OF ARRANGEMENT TO WHICH THE TRANSFER IS TO BE MADE
(PLEASE TICK APPROPRIATE BOXES)

☐ C. Buy Out Policy
Transfer payment will be made direct to the receiving Life Office

☐ D. Relevant Statutory Scheme

☐ E. Other - Please provide separate details

PAYMENT DETAILS (BACS)

Payment reference:

Transfer L&G B Nicoll

Scheme account
payee name:

NPD LTD SSAS

Sort code:

23-05-80

Account Number:

46786386

Bank name:

Metro Bank

Branch address:

One Southampton Row
London
WC1B 5HA

Note: in accordance with HMRC guidance, it is not permitted for transfer payments to go via an independent broker except where:

1. the broker is the scheme administrator for the receiving scheme Trustees' bank account;
2. the transfer is to a Self-Invested Personal Pension and the independent broker is acting as the Appointed Scheme Administrator within the SIPP.

In the event that any of the above situations apply, the responsibility will be on the broker to ensure satisfactory evidence is supplied.

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RECEIVING SCHEME DECLARATION FOR A PARTIAL TRANSFER TO ANOTHER PROVIDER.

Scheme name: TECHNIP FMC
Member's name: Mr B Nicoll
Arrangement number: 2865443401

TYPE OF ARRANGEMENT TO WHICH THE TRANSFER IS TO BE MADE (PLEASE TICK APPROPRIATE BOXES)

☒ A. Occupational scheme registered under part 4, Finance Act 2004

Name and address of Sponsoring Employer:

Nicoll Property Developers Ltd
71-75 Shelton Street
Covent Garden
London
United Kingdom
WC2H 9JQ

Date transferee joined employment of Sponsoring Employer:

19 / 04 / 2022

If transferee not employed by Sponsoring Employer, please provide details of the eligibility criteria for joining the Pension Scheme:

☐ Insured scheme - The transfer payment will be made direct to the receiving Life Office.

☐ Large Self Administered Scheme (LSAS)

☒ Small Self Administered Scheme (SSAS)

☐ Other - (please give details)

☐ B. Personal Pension Scheme

☐ Insured scheme - The transfer payment will be made direct to the receiving Life Office.

☐ Non-insured - Payment is to be made to an authorised financial institution falling within one of the categories of s154 of the Finance Act 2004.

☐ Partly-insured - Payment will be direct to the receiving Life Office or the financial institution authorised to be a scheme provider.

☐ None of the above

RECEIVING SCHEME DECLARATION FOR A PARTIAL TRANSFER TO ANOTHER PROVIDER.

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Scheme name: TECHNIP FMC
Member's name: Mr B Nicoll
Arrangement number: 2865443401

RECEIVING SCHEME DECLARATION FOR A PARTIAL TRANSFER.

To be completed by the receiving scheme Trustees / Administrators or pension provider administrator. Please do not separate the attached declarations. Please send these forms back together, once all have been completed.

The above-named individual has requested a transfer payment from a tax registered arrangement / scheme. It is a condition of continued tax registration that the transferring scheme is satisfied that the receiving arrangement is a tax advantaged arrangement to which transfers can be made. Please complete the following sections and provide the requested documentation.

1. Full name of receiving scheme:

NPD LTD SSAS

2. The receiving scheme has been formally registered by HMRC (and formal registration has not been withdrawn in the interim)

YES



NO



(Please tick one box)

Please provide us with documented evidence of granted approval as a registered scheme from HMRC. We will not proceed with the transfer without this evidence.

3. The Act and section under which the receiving scheme has been registered:

Section 150 of the Finance Act 2004.

4. Full address of Scheme Administrator

1A PARK LANE,
POYNTON
CHESHIRE
SK12 1RD

Please provide us with a screen print taken from HMRC Scheme Administrator pages confirming scheme details and Scheme Administrator.

5. The Pension Regulator's reference Number for the Scheme:

N/A - TPR registration is not required due to only 1 member scheme

Please provide us with evidence that the Scheme has been registered with The Pensions Regulator.

2 THINGS TO CONSIDER WHEN TRANSFERRING A PENSION.

THINGS TO CONSIDER WHEN TRANSFERRING A PENSION

To help protect you from pension scams, we are required to complete some checks on the receiving pension scheme before we move your money. We'll only be able to complete the transfer when we are comfortable the receiving pension scheme meets required condition under The Occupational and Personal Pension Scheme (Conditions for Transfers) Regulations 2021.

UNAUTHORISED PAYMENTS

You can transfer your pension pot to any pension scheme registered with HM Revenue & Customs (HMRC).

If you transfer to a scheme that's not registered with HMRC, this is known as an unauthorised payment and you will incur a tax charge of 55%.

We will not knowingly pay such a transfer and will take reasonable steps to ensure that the receiving scheme is registered.

Similarly, if you transfer your benefits to a UK registered pension scheme that does not provide you with benefits consistent with the law applicable to such schemes (for example, paying your entire benefits as cash, or paying any benefits at all before you reach your minimum retirement age unless due to ill health), any such payment made would also be an unauthorised payment and you will have to pay a tax charge of up to 55%.

You will need to check if the receiving scheme is a registered pension scheme and adheres to current UK pensions law and regulation. Legal & General cannot be held responsible for the consequences of registered pension schemes not administered by Legal & General making payments in this way. For more information, please visit the HMRC website [HMRC.gov.uk](https://www.hmrc.gov.uk).

OVERSEAS TRANSFERS

If you would like to transfer to a Qualifying Recognised Overseas Pension Scheme you must contact us and we will send you the additional forms that need to be completed.

ENHANCED AND FIXED PROTECTION

You may have registered with HMRC for Enhanced or Fixed protection against lifetime allowance charges. Your entitlement to this type of protection could be lost depending on the type of receiving scheme and the circumstances of the transfer.

OTHER INFORMATION AND HELP

If you are concerned about the possible tax implications of your transfer, please speak to a financial adviser. You can find one in your area by visiting [unbiased.co.uk](https://www.unbiased.co.uk). You should be aware that if you seek advice, your financial adviser may make a charge for their services.

Information that may assist you in deciding whether to transfer is available from the following authorities:

The Pensions Regulator
Napier House, Trafalgar Place
Brighton
BN1 4DW

Website: [thepensionsregulator.gov.uk](https://www.thepensionsregulator.gov.uk)

MoneyHelper
Holborn Centre
120 Holborn
London
EC1N 2TD
Website: [moneyhelper.org.uk](https://www.moneyhelper.org.uk)



Dear Mr Nicoll

TECHNIP FMC

Arrangement number: 2865443401

Thank you for your enquiry to transfer part of your pension pot to another pension scheme.

YOUR PENSION POT TRANSFER VALUE

Your transfer value at 25/07/2022 is £34,418

Your pension pot value is not guaranteed and may change at any time.

The minimum amount that can be taken is £2,000 and the minimum amount that can be left in the pension pot is £100.

We have enclosed some important information we recommend that you read before you decide to transfer your pension pot, including a regulatory leaflet on pension scams. Further regulatory information concerning pension liberation, unauthorised payment charges and investment fraud may be found at www.legalandgeneral.com/protectyoursavings and we would urge you to read these before deciding to transfer. If you do not have access to the internet, please contact us and we will arrange to send copies to you.

If you're 50 or over and haven't done so already, we strongly recommend that you use the government's Pension Wise service provided by MoneyHelper. It's free, impartial and helps you understand your options for using your pension pot, so you can choose the right one for you.

We also recommend that you consider taking Financial Advice, from a Financial Conduct Authority registered Adviser, before making a final decision about transferring.

YOUR TRANSFER PAYMENT

Should you wish to go ahead with the transfer and your new provider is registered with the Origo Options service, please complete the new provider's application form and they will request the fund from us using Origo Options. Please contact your new provider for more information.

If your new pension provider does not use Origo Options, we will require the attached declarations to be completed and returned to us. Please send these forms back together, once all have been completed.

If you need more information or have any questions, please contact us and we will be happy to help.

Yours sincerely,

DC Pensions Customer Service