

Request for Information

Pension Transfer Value Analysis



FRIENDS PROVIDENT
INTERNATIONAL

PLEASE NOTE THE MEMBER SHOULD ONLY COMPLETE PART 1 OF THIS FORM.

This form should be completed using BLOCK CAPITALS and boxes should be ticked where appropriate.

Adviser name

Office

Which of the following Friends Provident Personal Pension contracts do you wish to consider using for the basis of this Transfer Analysis (please tick as appropriate).

Self Invested Personal Pension Plan (Minimum total transfer: £100,000)

Personal Pension Transfer Plan (Minimum total transfer: £10,000)

Part 1 To be completed by the member

Personal details

Title eg Mr, Mrs, Dr

Last name

First name(s)

Current Residential Address
(including street name, town and area code if known)

Date of birth

National Insurance number

Marital status

Spouse's date of birth

Name of Scheme Administrator/Insurer

Address of Scheme Administrator/Insurer

Name of Scheme

Scheme number

Benefit Priority (Please tick one box only) Own Pension Tax Free Cash Death Benefits Neutral

Current employment

Does your current Employer operate a Company Pension Scheme which you are eligible to join?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If 'Yes', will the Scheme be willing to accept a transfer payment from your previous Employer's Scheme?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If 'Yes', please forward a copy of the letter from the Scheme confirming the additional benefits that could be provided if such a transfer took place plus a copy of the Scheme booklet.

IMPORTANT NOTE TO THE SCHEME TRUSTEES/ADMINISTRATORS OF THE PREVIOUS SCHEME

I, the above named, am entitled to a Preserved Pension under the Retirement Benefit Scheme/Arrangement detailed above. In order to consider my transfer options under that Scheme/Arrangement, I hereby authorise the Scheme Administrator/Insurer to provide the details requested and to forward the completed form to Friends Provident International.

The Advising Company will be making use of a Computerised Transfer Value Analysis System and it is important for them to have the answer to all the questions asked. Where a 'Standard Benefit Statement' is produced, please ensure that the areas NOT covered within it are answered on this form.

This form is for Friends Provident use only. Copies may be taken as required but please return the form intact.

Under the Social Security Act 1975, Social Security Pension Act 1975 and the Occupational Pension Schemes (Disclosure of Information) Regulations 1986, I am entitled to be provided with FULL information on the Scheme and Personal benefits provided.

Hence this form needs to be completed as thoroughly as possible to comply with my written authorisation. The Securities and Investment Board put Advisers under an obligation to prepare a detailed analysis of the options available and this 'Request for Information' form has been designed to obtain the information that is required for this detailed analysis to be completed. Your assistance with this is greatly appreciated.

Signed

<input type="text"/>

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Part 2 – To be completed by the scheme/insurer

Scheme membership details

age													
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Normal Retirement Age and/or date

Date Joined Service

Date Joined Scheme

Date Left Service

age													
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Early Retirement Age and/or date without actual penalty

Final Earnings (Scheme definition)

Final Earnings (Revenue definition)

Date Transfer Quote Expires

If the 'Date Joined Scheme' is before 1st June 1989, is the Member subject to 1989 limits?

Yes		No	
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If 'No', has the Member the right to opt for post 1989 regime?

Yes		No	
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Full Name of Scheme

Please indicate by ticking (✓) in the appropriate box the Contracted Out status for the above named scheme (not the member).

age													
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Please tick one box only

Contracted Out Status Pre 6 April 1997	Contracted Out Status Post 5 April 1997		Please tick (✓)
Contracted Out Guaranteed Minimum Pension	Contracted Out Salary Related	COSR	
Contracted Out Guaranteed Minimum Pension	Contracted Out Protected Rights – Additional	COMP	
Contracted Out Guaranteed Minimum Pension	Contracted Out Protected Rights – Underpin	CODB	
Contracted Out Guaranteed Minimum Pension	Contracted Out Mixed Benefits	COMB	
Contracted Out Guaranteed Minimum Pension	Contracted In	COCI	

Please tick one box only

Contracted Out Status Pre 6 April 1997	Contracted Out Status Post 5 April 1997		Please tick (✓)
Contracted In	Contracted In	CICI	
Contracted In	Contracted Out Salary Related	CISR	
Contracted In	Contracted Out Protected Rights – Additional	CIMP	
Contracted In	Contracted Out Protected Rights – Underpin	CIDB	
Contracted In	Contracted Out Mixed Benefits	CIMB	

If none of the above categories apply, was the scheme set up post 5 April 1997

Yes		No	
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or made paid up pre 6 April 1997

Yes		No	
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If the answer is 'Yes' to either of these, please answer all of the questions under the section headed Transfer Value Details inserting zeros where appropriate and give an indication of the contracted out status.

Transfer value details

TOTAL Transfer Value (Please exclude Additional Voluntary Contributions on Money Purchase basis and include Additional Voluntary Contributions on Defined Benefit basis)

Pre 6 April 1997 Total Transfer Value amount included in Total Transfer Value (answer if CODB, COMB, CIDB or CIMB)

Post 5 April 1997 Contracted out Transfer Value included in Total Transfer (answer in all cases except COCI or CICI)

Post 5 April 1997 Total Transfer Value amount included in the Total Transfer Value (answer if CODB, CIDB, COMB or CIMB)

Post 5 April 1997 Protected Rights Transfer Value included in Total Transfer (answer if COMB or CIMB)

Pre 6 April 1997 Protected Rights included in Total Transfer Value (answer if COSR, COMP, CODB, COMB or COCI)

Total non Protected Rights Transfer Value included in Total Transfer (answer in all cases)

Does the transfer include an amount in respect of previous transfers?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If so, please give details

If COSR, COMP, CODB, COMB or COCI and is Limited Guaranteed Minimum Pension Revaluation, has a 'Limited Revaluation Premium', been paid in respect of this Member?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If 'Yes'.

(a) is this Limited Revaluation Premium amount included in the Transfer Value?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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(b) Amount of Limited Revaluation Premium

Is the Member entitled to Additional Voluntary Contributions benefits in respect of the Scheme?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If 'Yes', is the basis

Money Purchase

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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or

Defined Benefits

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If Money Purchase/Defined benefits*

(a) is this Additional Voluntary Contribution amount included in the Transfer Value?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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(b) Amount of Additional Voluntary Contribution

Franking: Where the Scheme Normal Retirement Age is before State Pension Age and the pension is revalued at a higher rate than the statutory requirements does the Scheme 'frank' the Guaranteed Minimum Pension revaluation against the non-Guaranteed Minimum Pension revaluation?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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* Please delete as applicable

Retirement benefits at Normal Retirement Age

Tax Free Cash Payments at Retirement

Is a Tax Free Cash Sum payable at retirement?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If 'Yes', show Maximum Scheme Sum at date of leaving

Will this Cash Sum be revalued to Normal Retirement Age?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If 'Yes', what is the rate of revaluation used?

 % pa

Does a lump sum certificate apply?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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How is the Tax Free Cash Sum payable?

In **ADDITION** to the pension amount or By taking a **REDUCED PENSION** amount

Show maximum Inland Revenue Lump sum and Pension at date of leaving

Lump Sum Pension pa

Pension benefits

Revaluation of Guaranteed Minimum Pension between leaving and State Pension Age

Pre 6 April 1988 Guaranteed Minimum Pension

<input type="text"/> %	<input type="text"/>	<input type="text"/>
Fixed	Limited*	Section 148
	(Pre 6 April 1997 leavers)	Orders

Post 6 April 1988 Guaranteed Minimum Pension

<input type="text"/> %	<input type="text"/>	<input type="text"/>
Fixed	Limited*	Section 148
	(Pre 6 April 1997 leavers)	Orders

* Please ensure Limited Revaluation Premium is entered on Page 4

If 'Section 148 Orders', does the Scheme allow a change of basis upon transfer to a Section 32 contract?

Yes	<input type="text"/>	No	<input type="text"/>
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Where the Scheme Normal Retirement Age is before State Pension Age, on what basis is the Guaranteed Minimum Pension payable at

Full	<input type="text"/>	Guaranteed Minimum Pension pensions are revalued on the Scheme Guaranteed Minimum Pension basis (eg 7.5%) to Normal Retirement Age. At State Pension Age an increased pension becomes payable to cover the Guaranteed Minimum Pension fully revalued to State Pension Age.
Part	<input type="text"/>	eg Guaranteed Minimum Pension entitlement is fully revalued on the Scheme basis (eg 5%) and payable at Normal Retirement Age with an increased pension payable at State Pension Age to account for the full Guaranteed Minimum Pension revaluation to State Pension Age.
		Revaluation basis will be <input type="text"/> %
None	<input type="text"/>	Guaranteed Minimum Pension accrued at date of leaving is payable at Normal Retirement Age, without any revaluation. The Guaranteed Minimum Pension revaluation becomes payable at State Pension Age.
Retail Price Index	<input type="text"/>	Guaranteed Minimum Pension is revalued in line with UK Retail Price Index to Normal Retirement Age with an increased pension payable at State Pension Age to account for the full Guaranteed Minimum Pension revaluation to State Pension Age.
'State Pension Age' Amount	<input type="text"/>	Guaranteed Minimum Pension, fully revalued to State Pension Age, is payable at the earlier Normal Retirement Age.

When revaluing non Guaranteed Minimum Pension benefit what have you taken into account, please indicate:

Whole Years	<input type="text"/>	Full (including part) Years/Months/Weeks/Days	<input type="text"/>	Tax Years	<input type="text"/>	None	<input type="text"/>
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Pension amounts

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Note: If the 'Pension Amounts' shown below have been revalued to any date later than the date of leaving, please show the date to which revaluation has taken place.

£	<input type="text"/>	pa
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Total	Revaluation Basis*	Guaranteed Period	Escalation in Payment*	Spouse's Pension Amount
£ <input type="text"/> pa	As above	<input type="text"/> yrs	<input type="text"/> %	<input type="text"/> %
Pre 6 April 1988 Guaranteed Minimum Pension				
£ <input type="text"/> pa	As above	<input type="text"/> yrs	<input type="text"/> %	<input type="text"/> %
Post 5 April 1988 Guaranteed Minimum Pension				
£ <input type="text"/> pa	<input type="text"/> %	<input type="text"/> yrs	<input type="text"/> %	<input type="text"/> %
Non Guaranteed Minimum Pension (Pre 6 April 1988)				
£ <input type="text"/> pa	<input type="text"/> %	<input type="text"/> yrs	<input type="text"/> %	<input type="text"/> %
Non Guaranteed Minimum Pension (5 April 1988 – 5 April 1997)				
£ <input type="text"/> pa	<input type="text"/> %	<input type="text"/> yrs	<input type="text"/> %	<input type="text"/> %
Post 6 April 1997 Contracted Out Rights				

* Where any 'discretionary' increases are given, please use the average increase over the past five years.

Pension amounts (continued)

Bridging Pensions:

Where the Scheme Normal Retirement Age is before State Pension Age – does the Scheme pay a pension amount in lieu of the basic flat rate pension until State Pension Age?

Yes	<input type="text"/>	No	<input type="text"/>	£ <input type="text"/> pa
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(if applicable)

Revalued to State Pension Age by

 % pa

or Non Guaranteed Minimum Pension Pension Reduction at State Pension Age

Yes	<input type="text"/>	No	<input type="text"/>	£ <input type="text"/> pa
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Controlling directors

If, at any stage during employment, the member was a Controlling Director (according to the definition used by the Revenue) on what date did he/she cease to be one?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Retirement before scheme Normal Retirement Age

Will the Scheme allow benefits to be paid earlier than Normal Retirement Age where a Member elects to take early retirement?

Yes	<input type="text"/>	No	<input type="text"/>
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If Yes,

(i) What is the earliest retirement age allowed?

(a) no penalty

(b) percentage reduction from pension at Early Retirement Age for each year between Early Retirement Age and Normal Retirement Age

 %

(c) percentage reduction from pension at Early Retirement Age (after allowance) for revaluation to Normal Retirement Age) for each year between Early Retirement Age and Normal Retirement Age

 %

(d) other, please specify

Where early retirement is due to ill health, will a reduction apply?

Yes	<input type="text"/>	No	<input type="text"/>
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If Yes, please give details

Death benefits

Before Normal Retirement Age

Member's contributions included in Transfer Value

 % pa

Are these returned on death?

Yes	<input type="text"/>	No	<input type="text"/>
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If 'Yes', with interest at

 % pa

Additional Lump Sum Payment or multiple of members pension

Revalued at

 % pa

Spouse's Pension – Pre 1988 Guaranteed Minimum Pension

 % pa

1988 – 1997 Guaranteed Minimum Pension

 % pa

Pre 1997 Non Guaranteed Minimum Pension

 % pa

Post 1997 Non Contracted Out

 % pa

Post 1997 minimum Requisite Benefit

 % pa

or

Amount at date of leaving including Guaranteed Minimum Pension

 £

Is there an additional dependants pension?

Yes	<input type="text"/>	No	<input type="text"/>
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Is this in addition to the Spouse's pension?

Yes	<input type="text"/>	No	<input type="text"/>
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Additional dependants' pension

 £ pa

Ceasing at age

Maximum number of eligible dependants

Are these pensions enhanced if no spouse's pension is payable?

Yes	<input type="text"/>	No	<input type="text"/>
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If 'Yes' by how much?

 £ pa

Death benefits (continued)

After Normal Retirement Age

Is there an additional dependants pension?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Is this in addition to the Spouse's pension?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Additional dependants' pension	£ <input type="text"/> pa		Ceasing at age	<input type="text"/>	
Maximum number of eligible dependants	<input type="text"/>				
Are these pensions enhanced if no spouse's pension is payable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If 'Yes' by how much?	£ <input type="text"/> pa	
Lump sum payment (if relevant)	£ <input type="text"/>				

Factors which may alter benefits and transfer advice

1 Is the Scheme currently in deficit?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If Yes,		
(i) has the Transfer Value quoted been reduced because of any funding shortfall?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(ii) when do the trustees feel that the full amount can be paid?	<input type="text"/>	
2 Is the Scheme currently, or likely to become, more than 5% in surplus?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', is the Member likely to benefit from the surplus by:		
(i) improvement to the rate of escalation of pensions in payment?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(ii) improvement to the rate of escalation of retained benefits?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3 Is the Scheme a member of the Transfer Club?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4 Does the Transfer Value reflect any 'discretionary' pension escalation?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', what rate of increase has been assumed?	<input type="text"/> % pa	
5 Does the Scheme currently provide Limited Price Indexation escalation on benefits?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6 Are retirement ages and benefit formulae the same for males and females?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'No',		
(i) when are they likely to be equalised?	<input type="text"/>	
(ii) how will equalisation take place?	<input type="text"/>	
7 Does the scheme provide any special benefits?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8 Are you aware of any improvements taking place which may affect the Transfer Value?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If 'Yes', please indicate the likely benefit to the Member and an expected date for the improvement:	<input type="text"/>	
9 Divorce – Are the members benefits subject to a Divorce attachment order?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Signing

Signed for and on behalf of the named Scheme/Insurer	<input type="text"/>
Date	<input type="text"/>
This completed form should be returned to:	<input type="text"/>

The information given in this document is based on Friends Provident International's understanding of current UK law and taxation practice, which may change. No liability can be accepted for any personal tax consequences of this scheme and for the effect of future tax or legislative changes.

Planholders who effect a Plan whilst resident in an EEA state, the Isle of Man, the Channel Islands, Iceland, Liechtenstein or Norway, have the protection afforded by the UK Financial Services Compensation Scheme (FSCS). The FSCS makes provision for payments to policyholders if a UK company is unable to meet its financial commitments.

Planholders resident in other countries when the Plan commences will not have any protection under the FSCS.

Complaints we cannot settle can be referred to the Financial Services Ombudsman.

Some telephone communications with the Company are recorded and may be randomly monitored.

Friends Provident International is the trading name of Friends Provident Life and Pensions Limited for business conducted outside the United Kingdom

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