

PENSION TRANSFER VALUE ANALYSIS

REQUEST FOR INFORMATION

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)



FRIENDS PROVIDENT
INTERNATIONAL

PART 1 – TO BE COMPLETED BY THE MEMBER

PERSONAL DETAILS

Title (please tick)	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	All your first names	<input style="width: 100%;" type="text"/>			
	<input type="checkbox"/> Other (please specify)			Last name (or surname)	<input style="width: 100%;" type="text"/>			
Address	<input style="width: 100%;" type="text"/>				Date of Birth	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>				National Insurance No	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>				Marital Status	<input style="width: 100%;" type="text"/>		
	<input style="width: 100%;" type="text"/>				Spouse's Date of Birth	<input style="width: 100%;" type="text"/>		
Name and Address of Scheme Administrator/Insurer		<input style="width: 100%;" type="text"/>						
		<input style="width: 100%;" type="text"/>						
Name of Previous Employer		<input style="width: 100%;" type="text"/>						
Name of Scheme		<input style="width: 100%;" type="text"/>						
Benefit Priority <i>(Please tick one box only)</i>	Own Pension	<input type="checkbox"/>	Tax Free Cash	<input type="checkbox"/>	Death Benefits	<input type="checkbox"/>	Neutral	<input type="checkbox"/>
Selected Retirement Age	<input type="text"/>	Where this age is lower than the Normal Retirement Age of the Previous Scheme I require early retirement figures to be provided assuming retirement at this planned retirement age.						

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"/>
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"/>

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 style="width: 100%;" type="text"/>	Date	<input style="width: 100%;" type="text"/>
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TRANSFER VALUE AND SCHEME BENEFITS AVAILABLE

PART 2 – TO BE COMPLETED BY THE SCHEME/INSURER

SCHEME MEMBERSHIP DETAILS

age	/ /	/ /	/ /	/ /
Normal Retirement Age (NRA) and/or date	Date Joined Service	Date Joined Scheme	Date Left Service	

age	/ /	/ /	/ /	/ /
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

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

Full Name of Scheme

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

Please tick one box only

Contracted Out Status Pre 6/4/97	Contracted Out Status Post 5/4/97		Please tick (✓)
Contracted Out GMP	Contracted Out Salary Related	COSR	<input type="checkbox"/>
Contracted Out GMP	Contracted Out Protected Rights – Additional	COMP	<input type="checkbox"/>
Contracted Out GMP	Contracted Out Protected Rights – Underpin	CODB	<input type="checkbox"/>
Contracted Out GMP	Contracted Out Mixed Benefits	COMB	<input type="checkbox"/>
Contracted Out GMP	Contracted In	COCI	<input type="checkbox"/>

Please tick one box only

Contracted Out Status Pre 6/4/97	Contracted Out Status Post 5/4/97		Please tick (✓)
Contracted In	Contracted In	CICI	<input type="checkbox"/>
Contracted In	Contracted Out Salary Related	CISR	<input type="checkbox"/>
Contracted InP	Contracted Out Protected Rights – Additional	CIMP	<input type="checkbox"/>
Contracted In	Contracted Out Protected Rights – Underpin	CIDB	<input type="checkbox"/>
Contracted InP	Contracted Out Mixed Benefits	CIMB	<input type="checkbox"/>

If none of the above categories apply, was the scheme set up post 5.4.97 or made paid up pre 6.4.97 Yes No

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 AVCs on Money Purchase basis and include AVCs on Defined Benefit basis)	£				
Pre 6.4.97 Total Transfer Value amount included in Total Transfer Value (answer if CODB, COMB, CIDB or CIMB)	£				
Post 5.4.97 Contracted out Transfer Value included in Total Transfer (answer in all cases except COCI or CICI)	£				
Post 5.4.97 Total Transfer Value amount included in the Total Transfer Value (answer if CODB, CIDB, COMB or CIMB)	£				
Post 5.4.97 Protected Rights Transfer Value included in Total Transfer (answer if COMB or CIMB)	£				
Pre 6.4.97 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?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
If so, please give details					
If COSR, COMP, CODB, COMB or COCI and is Limited GMP Revaluation, has a 'Limited Revaluation Premium' (LRP), been paid in respect of this Member?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
If 'Yes'.					
(a) is this LRP amount included in the Transfer Value?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
(b) Amount of LRP	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
Is the Member entitled to AVC benefits in respect of the Scheme?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
If 'Yes', is the basis					
Money Purchase	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
or					
Defined Benefits	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
If Money Purchase/Defined benefits*					
(a) is this AVC amount included in the Transfer Value?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			
(b) Amount of AVC	£				
Franking: Where the Scheme NRA is before State Pension Age (SPA) and the pension is revalued at a higher rate than the statutory requirements does the Scheme 'frank' the GMP revaluation against the non-GMP revaluation?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No	
Yes		No			

* 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?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No		If 'Yes', show Maximum Scheme Sum at date of leaving	£
Yes		No					
Will this Cash Sum be revalued to NRA?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No		If 'Yes', what is the rate of revaluation used?	%pa
Yes		No					
Does a lump sum certificate apply?	<table style="display: inline-table; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">Yes</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; padding: 2px 10px;">No</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>	Yes		No			
Yes		No					
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 GMP between leaving and SPA

	Pre 6/4/88 GMP	Post 6/4/88 GMP
<input type="text" value=""/> %	<input type="text" value=""/>	<input type="text" value=""/> %
Fixed	Limited* (Pre 6/4/97 leavers)	Section 148 Orders
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Fixed	Limited* (Pre 6/4/97 leavers)	Section 148 Orders

(* Please ensure LRP is entered on Page 2)

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 NRA is before SPA, on what basis is the GMP payable at NRA?

Full GMP pensions are revalued on the Scheme GMP basis (eg 7.5%) to NRA. At SPA an increased pension becomes payable to cover the GMP fully revalued to SPA.

Part eg: GMP entitlement is fully revalued on the Scheme basis (eg 5%) and payable at NRA with an increased pension payable at SPA to account for the full GMP revaluation to SPA.

Revaluation basis will be %

None GMP accrued at date of leaving is payable at NRA, without any revaluation. The GMP revaluation becomes payable at SPA.

RPI GMP is revalued in line with RPI to NRA with an increased pension payable at SPA to account for the full GMP revaluation to SPA.

'SPA' amount GMP, fully revalued to SPA, is payable at the earlier NRA.

When revaluing benefit what have you taken into account, please indicate:

Whole Years Full (including part) Years/Months/Weeks/Days Tax Years None

PENSION AMOUNTS

<input type="text" value=""/> / <input type="text" value=""/> / <input type="text" value=""/>	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" value=""/> pa	Revaluation Basis*	Guaranteed Period	Escalation in Payment*	Spouse's Pension Amount
Total				
£ <input type="text" value=""/> pa	As Above	<input type="text" value=""/> yrs	<input type="text" value=""/> %	<input type="text" value=""/> %
Pre 6/4/88 GMP				
£ <input type="text" value=""/> pa	As Above	<input type="text" value=""/> yrs	<input type="text" value=""/> %	<input type="text" value=""/> %
Post 5/4/88 GMP				
£ <input type="text" value=""/> pa	<input type="text" value=""/> %	<input type="text" value=""/> yrs	<input type="text" value=""/> %	<input type="text" value=""/> %
Non GMP (Pre 6/4/88)				
£ <input type="text" value=""/> pa	<input type="text" value=""/> %	<input type="text" value=""/> yrs	<input type="text" value=""/> %	<input type="text" value=""/> %
Non GMP (5/4/88 – 5/4/97)				
£ <input type="text" value=""/> pa	<input type="text" value=""/> %	<input type="text" value=""/> yrs	<input type="text" value=""/> %	<input type="text" value=""/> %
Post 6/4/97 Contracted out rights				

* Where any 'discretionary' increases are given, please use the average increase over the past 5 years.

Bridging Pensions:

Where the Scheme NRA is before SPA - does the Scheme pay a pension amount in lieu of the basic flat rate pension until SPA?

Yes <input type="text"/>	No <input type="text"/>	£ <input type="text" value=""/> pa (if applicable)
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Revalued to SPA by % pa **or** Non GMP Pension Reduction at SPA:

Yes <input type="text"/>	No <input type="text"/>	£ <input type="text" value=""/> 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?

/ /

RETIREMENT BEFORE SCHEME NRA

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

Yes	No
-----	----

If 'Yes',

(i) What is the earliest retirement age allowed?

(ii) What is the basis of any penalty imposed?

(a) no penalty

(b) percentage reduction from pension at ERA for each year between ERA and NRA

 %

(c) percentage reduction from pension at ERA (after allowance for revaluation to NRA) for each year between ERA and NRA

 %

(d) other, please specify

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

Yes	No
-----	----

If 'Yes', please give details:

DEATH BENEFITS

Before Normal Retirement Age

Member's contributions included in Transfer Value

 £

Are these returned on death?

Yes	No
-----	----

Yes	No
-----	----

If 'Yes', with interest at

 % pa

Additional Lump Sum Payment or multiple of members pension

Revalued at

 % pa

Spouse's Pension – Pre 88 GMP

 % pa

1988 – 1997 GMP

 % pa

Pre 1997 Non GMP

 % pa

Post 1997 Non Contracted Out

 % pa

Post 1997 minimum Requisite Benefit

 % pa

or

Amount at date of leaving including GMP

 £

Is there an additional dependants pension?

Yes	No
-----	----

Is this in addition to the Spouse's pension?

Yes	No
-----	----

Additional dependants' pension

 £ pa

Ceasing at age

Maximum number of eligible dependants

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

Yes	No
-----	----

If 'Yes' by how much?

 £ pa

After Normal Retirement Age

Is there an additional dependants pension?

Yes	No
-----	----

Is this in addition to the Spouse's pension?

Yes	No
-----	----

Additional dependants' pension (if relevant)

 £ pa

Ceasing at age

Maximum number of eligible dependants

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

Yes	No
-----	----

If 'Yes' by how much?

 £ pa

Lump sum payment (if relevant)

 £

FACTORS WHICH MAY ALTER BENEFITS AND TRANSFER ADVICE

1 Is the Scheme currently in deficit?

Yes	No
-----	----

If 'Yes',

(i) has the Transfer Value quoted been reduced because of any funding shortfall?

Yes	No
-----	----

(ii) when do the trustees feel that the full amount can be paid?

2 Is the Scheme currently, or likely to become, more than 5% in surplus?

Yes	No
-----	----

If 'Yes', is the Member likely to benefit from the surplus by:

(i) improvement to the rate of escalation of pensions in payment?

Yes	No
-----	----

(ii) improvement to the rate of escalation of retained benefits?

Yes	No
-----	----

3 Is the Scheme a member of the Transfer Club?

Yes	No
-----	----

4 Does the Transfer Value reflect any 'discretionary' pension escalation?

Yes	No
-----	----

If 'Yes', what rate of increase has been assumed?

% pa

5 Does the Scheme currently provide LPI escalation on benefits?

Yes	No
-----	----

6 Are retirement ages and benefit formulae the same for males and females?

Yes	No
-----	----

If 'No',

(i) when are they likely to be equalised?

(ii) how will equalisation take place?

(iii) will equalisation relate to service prior to 17th May 1990?

Yes	No
-----	----

(iv) has equalisation been allowed for in the Transfer Quotation?

Yes	No
-----	----

7 Does the scheme provide any special benefits?

Yes	No
-----	----

8 Are you aware of any improvements taking place which may affect the Transfer Value?

Yes	No
-----	----

If 'Yes', please indicate the likely benefit to the Member and an expected date for the improvement:

9 Divorce – Are the members benefits subject to a Divorce attachment order?

Yes	No
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SIGNING

Signed for and on behalf of the named Scheme/Insurer

Date

This completed form should be returned to:



**FRIENDS PROVIDENT
INTERNATIONAL**

Member of The Association of International Life Offices

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*Friends Provident International is the trading name of Friends Provident Life and Pensions Limited for its Guernsey operation
and of Friends Provident International Limited for its Isle of Man operation
Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA England
Incorporated company limited by shares and registered in England number 4096141*

Member of the Friends Provident Marketing Group and regulated in the United Kingdom by the Financial Services Authority

The rules and regulations made by the Financial Services Authority for the protection of investors will not normally apply to persons resident outside the United Kingdom