

The Pensions Scheme Trustees
A Final Salary Scheme

Date

Dear Sirs

Re: Client Name – Deferred Scheme Member

The above named client has recently approached me for advice in relation to his/her deferred scheme benefits that he/she currently holds within your scheme.

I attach a signed letter of authority and would ask you to supply a **scheme benefit leavers statement** together with confirmation of the following:

- Current Values and Transfer Values
- Confirmation of Tax Free Cash
- Widows and Lump Sum Death Benefits
- Details of any MVR's/penalties and Plan Charges
- Current and historic bonus rates if with-profits
- Asset Allocation of the with-profit fund if invested in it
- Retirement Projection or Quote
- Any protected tax-free cash entitlement
- Details of any GMP breakdown and amount if final salary
- Protected Rights Breakdown
- Solvency details if a final salary scheme & revaluation and Escalation rates of the scheme
- Service and Salary levels
- Whether any in house AVC is included and is so whether the easement introduced by 'A' Day on 6th April 2006, a higher proportion than 25% of the PCLS may be commuted (depending on main scheme benefits)
- Whether any FSAVC is included
- Transfer Discharge paperwork and Open Market Option forms
- Fund value and/or unit statement
- Current fund selection
- Start date & retirement date
- Contracted in/out of SERPs
- Regular contributions
- Projection of benefits (with & without current contributions) at ages 60, 65 & 75
- Whether life cover, waiver of contributions is included
- Whether there are guaranteed annuity rates included.

I would also appreciate if you could clarify whether the scheme is currently in surplus and if so, is any of this surplus likely to be distributed. A copy of the latest solvency statement is required.

If in the funds are currently carrying a deficit, please advise as to whether Transfer Values are being reduced.

In addition to sending out the details to us, please send copies of all the documents to the following IFA Firm:

PDB Wealth Management Ltd
18 Queensberry Rd
Cardiff
CF23 9JJ

FSA Number: 501852

I look forward to your early reply in due course

With kind regards,

IFA Name
IFA Company Name