

Letter of Authority

This Letter of Authority is for information only and does not constitute authority to manage/make changes to the pension plan nor does it constitute an application to transfer the member's pension to another provider/scheme. Client hereby authorises you to supply Cameron James with all the appropriate information that they require relating to the below policy.

Please send an electronic copy of all documents as priority to: info@cjfinance.co.uk

Paper copies not required - if mandatory please post to: **Cameron James, 152-160 City Rd, London EC1V 2NX**

Client Name

Date of Birth		Current Address (Scheme please update records)	
NI Number			
Email Address		Previous Address (If scheme not up to date)	
Contact Number			
Pension Company Details			
Provider Name		Contact Number	
Scheme Name		Email Address:	
Policy Number		Address:	

Please provide in full for DC Pensions:

- Current Fund Value
- Transfer Value
- Exit Penalties/MVA
- Normal Retirement Date & Illustration of Benefits
- AMC of the Policy and Underlying Funds
- SEDOL or ISIN Reference of Underlying Funds
- Other Benefits (GAR, Waiver of Premium, Life Cover)
- Protected Tax-Free Cash Entitlements
- Bonus/Terminal Bonus History of With Profits Funds
- Complete Documentation for Surrender/Transfer of:
 - Self-Invested Personal Pension

And the additional information for DB Schemes:

- Cash Equivalent Transfer Value
- Dates of pensionable service
- Amount of any pre-1988 and post-1988 GMP benefit
- Revaluation in deferment for pre and post 88 GMP*
- Escalation in payment for pre and post-88 GMP*
- Amount of any pre and post April 1997 excess benefit
- Revaluation in deferment (pre & post) April 1997 excess benefits
- Escalation in payment (pre & post) April 1997 excess benefits
- Amount of any member contributions (if any)
- Scheme Normal Retirement Date (NRD)
- Scheme booklet or link to website for same
- Death benefits payable both before and during retirement
- Widow(er)'s & Children's Pension
- Is a partial transfer allowed? If so, on what basis?
- Pension commencement lump sum (PCLS) commutation factors from age 55 to NRD
- Early retirement reduction factors from 55 to NRD
- Does the member have protected PCLS entitlement? If so, please state basis
- Early retirement reduction percentages/reduction factors from age 55 to NRD
- Current funding level and amount of any surplus/deficit

Client Name
<input type="text"/>

Signature
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Date
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