



**Independent Financial Advice**

15 Ashley Green Road CHESHAM HP5 3PE  
www.michaelphilips.co.uk Tel: 01494 810 083 e-mail: support@michaelphilips.co.uk

Please note **OUR CLIENT's** current address is :

23/03/15

Our Ref: Authority - Personal 1506.odt/MAB/

**Dear Sirs,**

I/we confirm the transfer of servicing rights of all policies with you to our Independent Financial Advisers, Michael Philips. Please allow full access to all records, and provide as much of the following information as is relevant to the plan directly to them at the above address to enable them to assist with my/our financial planning. It is our intention to continue with the plans on the current basis.

- 1 Is\are the plan(s) still in force? Is it a qualifying plan?
- 2 What is the plan name & the type of plan (for pensions indicate the tax regime)? Please supply a copy of the plan specification (scheme Terms & Conditions).
- 3 What is the current premium and is it level or increasing (if increasing, on what basis)?
- 4 Please supply an illustration of benefits at age 65 (or maturity if earlier), showing:
  - a) Projected Fund Value at standard growth rates
  - For Pensions, please illustrate:**
  - b) The maximum tax free cash & residual pension with & without tax free cash.
  - c) Please indicate whether the tax free cash amount has primary or enhanced protection.
  - d) Please indicate if Guaranteed Annuity Rate apply in any circumstances, and what these are.
  - e) What was the transfer value on 5<sup>th</sup> April 2006
- 5 Who is\are the owners and life\ves insured? Is there waiver of contribution on either or both lives?
- 6 In which funds (and proportions) are the premiums currently invested?  
Please supply a current unit statement with the ISIN numbers and fund charges (initial charges, exit charges, annual management charges and any other charges) affecting each of those funds.  
What series of funds, and alternative fund choices are available to this plan?
- 7 What was the a)commencement date, b) maturity date?  
Are there any conversion or extension options?
- 8 Is the plan assigned (is it in fact assignable) and who has an interest in it?
- 9 Is the policy in Trust? Please provide a copy of any trust deed.
- 10 What is the Sum Assured? Is it level or increasing (and on what basis)?
- 11 What are the present a) Death claim, b) Surrender value, c) Transfer values and d) Loan values?
- 12 Is the plan paid to date? - If the plan is underpaid:  
By how much? Can it be reinstated, with/without payment of missed premiums? Is a declaration of health required?
- 13 Please provide a premium history. Pensions should have any transfer receipts indicated.
- 14 What is the plan policy fee a) Now b) If contributions are suspended or c) If contributions are restarted? Does it vary, and if so, how?

Please note that, if available, renewal commissions and ongoing fees on my plans should now be paid to Michael Philips to help towards the cost of their services.

Yours faithfully,

Policies: \_\_\_\_\_

Date of Birth

Signed (1) \_\_\_\_\_ / /19

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

FULL NAME (1) \_\_\_\_\_  
(in CAPITALS please)

***And all or any other plans***

Signed (2) \_\_\_\_\_ / /19

\_\_\_\_\_  
FULL NAME (2) (in CAPITALS please)



Proprietor : Michael A. Both B.Com(Hons) MSTA, Cert PFS,  
Dip Prof Financial Advice

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Financial Conduct Authority  
No. 144745