

Private & Confidential

Fidelity
Oakhill House
130 Tonbridge Road
Hildenborough
Tonbridge
Kent
TN11 9DZ

3 October 2017

Our ref: iBC/SMc/OCT010/20MWC
Your ref: 2000056529

Dear Sir/Madam,

The Morgan Stanley UK Group Pension Plan (the 'Plan')
Mr Khushhal Yadav - SL569919D
Transfer to Fidelity

I confirm that the above member wishes to transfer their benefits into Fidelity. As such please find attached the member's written authority and our Standard Transfer Value Information Sheet, which should supply all the information you require.

As the member has between 3 – 24 months pensionable service, they have been given the option to transfer their benefit to another provider or lose their employer contributions. As such, if I have not received the completed transfer documentation by **3 January 2018**, I will assume the transfer is not to proceed and the member will not be entitled to any further liability within the Morgan Stanley UK Group Pension Plan.

If the transfer is to proceed please arrange for the following documents to be completed and returned to me by the above deadline date:

- The administrators of new scheme must complete and return the enclosed Receiving Scheme Questionnaire. We will also require evidence that the Scheme is registered with Her Majesty's Revenue & Customs (HMRC).

Please call me on 0207 425 7575 (option 2) should you have any further queries.

Yours faithfully,

Stacey McCartney
Benefits Consultant

**MORGAN STANLEY UK GROUP PENSION PLAN
TRANSFER VALUE INFORMATION SHEET**

Name of Member: Mr Khushhal Yadav

Date of Birth: 21 August 1983

Normal Retirement Date: 21 August 2048

1. Fund Details

Basis of Approval: Chapter 4 of the Finance Act 2004

Inland Revenue Ref No: 00269204RV – Main Plan

2. Service Details

Date Joined Company: 17 September 2015

Date Joined Scheme: 17 September 2015

Date of Leaving: 7 April 2017

3. Transfer Value Details

Date of calculation **2 October 2017**
Guarantee Date Not guaranteed

Total transfer value	£10,566.32
- TV of GMP	£0.00
- Excess	£10,566.32

Value of member's contributions (Main Plan)	£2,113.27
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The nature of a unitised investment is such that the unit price fluctuates in direct response to the market movements of the underlying assets, therefore the figures quoted are not guaranteed.

4. Guaranteed Minimum Pension

The Plan has been contracted in to the State Earnings Related Pension Scheme (SERPS) from 1 October 1996.

5. Pension Details

Post 1 October 1996 the Plan is a contracted in money purchase occupational arrangement. No pension benefit is guaranteed.

6. Individual Account Details

At **2 October 2017** the member's individual account is as follows:

Plan

Fund	Units	Value £
MS Group Plan – Active Diversified Growth Fund	1,284.5030	£10,566.32

7. Lump Sum

Maximum Pension Commencement Lump Sum at retirement, is based on 25% of the fund value: **£2,641.58**

The nature of a unitised investment is such that the unit price fluctuates in direct response to the market movements of the underlying assets, therefore the figures quoted are not guaranteed.

MORGAN STANLEY UK GROUP PENSION PLAN "Plan"

This questionnaire should be completed by the Administrator of the receiving scheme.

MEMBER NAME: Khushhal Yadav **NI NUMBER:** SL569919D

Date joined Scheme / Arrangement	
Scheme Name:	
Type of Arrangement:	
Basis of approval: NB: Please provide evidence that the scheme is registered.	
Scheme Reference number:	
ECON/ SCON NOS:	E S
Method of revaluation of transferred in GMPs:	

Bank Details of the Receiving Scheme

Sort Code	
Account Number	
Account Name	
Name of Bank	
Reference to be quoted	

The benefits of the individual named are being transferred out of the Morgan Stanley UK Group Pension Plan to the scheme of their new employer/personal pension provider. **By completing the questionnaire the new provider agrees to accept the transfer value.**

Signed: on behalf of the receiving Scheme

Date

MEMBER DISCHARGE FORM "Plan"

To the Trustee of the Morgan Stanley UK Group Pension Plan:

Full Name of Member:

Mr Khushhal Yadav

National Insurance Number:

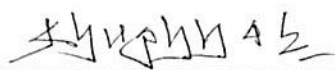
SL569919D

In the exercise of the option conferred by Part IV, Chapter IV Paragraph 13 to the Pension Schemes Act 1993, I request you apply the whole of my cash equivalent value of my Plan under the above Occupational Pension Scheme to secure benefits in the Scheme mentioned below.

I understand and agree that the Transfer Payment is made in full and final satisfaction of any claims which I, my spouse, my civil partner, my family or my dependants may have against the Trustee or my employer by reason of my membership of the transferring Fund. I therefore waive all rights, actual or contingent, I have or may have under the Transferring Fund, release the Trustee of the Transferring Fund from all liability to provide benefits under the Transferring Fund for and in respect of me, and agree to indemnify the Trustee of the Transferring Fund and my employer in respect of any claim which may be made arising from my membership or in connection with the Transfer payment.

In requesting this transfer I can confirm I have read the "Pension Scams" booklet produced by The Pensions Regulator.

Name of receiving Scheme: _____
(Must be completed)



Signed: (Khushhal Yadav)

21 / 11 / 2017

Date

Present address of member:

APT NO. 6-13, The AOC

2f Queens Road

BELFAST BT3 9FE

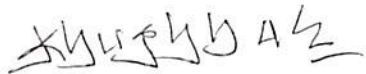
MEMBER DATA PROTECTION FORM "Plan"

To the Trustee of the Morgan Stanley UK Group Pension Plan

Following the revisions made to the Data Protection Act 1998, I understand and consent to the requirements of the Trustee, employer and third party administrators of the Plan to hold and process data about me in accordance with the Data Protection Act 1998.

I understand that this extends to my retained benefits in the Plan, for the purpose of disclosing such information to the receiving scheme.

Yours faithfully



Signed: (Khushhal Yadav)

21 / 11 / 2017

Date

Note: Currently the third party administrators of the Plan are Capita HR Solutions, acting for and on behalf of the Trustee.