

Dear <<firstname>> <<surname>>

Re: Pension Claims Enquiry

We refer to the above matter.

Thank you for your enquiry in relation to Pension Claims.

Please find enclosed your Claims Pack which includes the following documents for your attention:

1. Forms of Authority;
2. Terms and Conditions; and
3. Questionnaire (please complete all relevant areas)
4. Self-addressed Prepaid Envelope

Once you have the completed the enclosed documentation kindly return it to us in the enclosed envelope. On receipt of the same we will contact you to discuss your claim further.

In the meantime, if you wish to discuss any matters in relation to making a claim please do not hesitate to contact us.

Yours sincerely

Ingram Toft
Encs.

THE TRUTH ABOUT PENSIONS



PENSION

A pension is basically a pot of cash which develops free of UK charge. The size of your benefits is probably going to straightforwardly influence your personal satisfaction in retirement so it pays to keep over your retirement reserve funds.

Your pension is typically put resources into the financial exchange to give it the most obvious opportunity with regards to developing. These ventures can go down just as up. So you could get back short of what you contribute. This makes it critical to contemplate where you contribute.

The top up from the administration gives you an additional motivating force to spare. They naturally add 20% expense help to whatever you put in. You could get more on the off chance that you cover greater government obligation.

SELF-INVESTED PERSONAL PENSION (SIPP)

A self-invested individual annuity, or SIPP, is a sort of benefits that opens the entryways, so you can pick your own speculations from a huge choice.

SIPPs additionally make it simple for you to deal with your benefits. You can perceive how it's doing on the web whenever, making changes at whatever point you like. That way you can revive your benefits and at last decide how you make the most of your retirement.

SIPPs work similarly as other individual benefits. You add cash to your benefits as and when you like. The administration pays in an extra 20% in annuity charge help

In the event that you pay higher pace of expense, you'll more often than not have the option to guarantee back significantly more with your government form. When it's in your SIPP, your cash can develop free from UK capital increases and UK annual expense. The tax reductions will rely upon your individual conditions and duty principles are liable to change.



PENSION TRANSFER

A pension transfer from a characterized advantage (compensation related) benefits plan mean surrendering your plan benefits as a byproduct of a money esteem which is put resources into another benefits plot.

A pension transfer includes a part making a composed application and illuminating them regarding their goal to move these assets to an alternative plan

The heads at that point have a specific time span in which to complete these guidelines. The part may likewise be lawfully required to look for expert counsel before they can continue.

FIND MORE ABOUT MIS-SOLD PENSIONS!





FORM OF AUTHORITY

Please fill in one authority for The Annuity claim you wish to make				
Annuity Provider	Policy Number	Pension Lump Sum	Annuity Amount	Guaranteed Annuity Rate(GAR)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Financial Advisor	Reference Number	Pension Lump Sum	Annuity Amount	Guaranteed Annuity Rate(GAR)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Your Details				
First Name	Last Name		Date of Birth (dd-mm-yyyy)	
<input type="text"/>	<input type="text"/>		<input type="text"/>	
Your Address				
Address Line 1			Previous Address	
<input type="text"/>				
Address Line 2				
<input type="text"/>				
Town				
<input type="text"/>				
County				
<input type="text"/>				
Post Code				
<input type="text"/>				
<p>I/We the undersigned hereby appoint and authorise Ingram Toft to act on my/our behalf pursuant to my/our mis-sold Annuity/Pension/Sipp or Pension Transfer Claim. In accordance with clause DISP 2.7.2r of the Financial Conduct Authority handbook. I/We authorise Ingram Toft to accept or reject on my/our behalf any offer and to refer the complaint to the Financial Ombudsman Service. I/We authorize you to comply with any request for information under the Data Protection Act 1998 that may be made, whether by telephone or in writing (including fax or e-mail). This instruction relates to all pension products/ advice/ services with relation to my account with you.</p>				
Signature:			Date (dd-mm-yyyy):	
<input type="text"/>			<input type="text"/>	



Ingram Toft is a trading name of LS claims Ltd which is Regulated by the Financial Conduct Authority in respect of Regulated Claims Management activities (No: 831386), ICO No: ZA096389. Vat No: 287011704

FORM OF AUTHORITY

Please fill in one authority for Mis-Sold Self Invested Pension Plan (SIPP) claim you wish to make			
Name of SIPP Provider	Reference No.	Name of SIPP Advisor	Reference No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Your Details			
First Name	Last Name	Date of Birth (dd-mm-yyyy)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Your Address			
Address Line 1		Previous Address	
<input type="text"/>		<input type="text"/>	
Address Line 2			
<input type="text"/>			
Town			
<input type="text"/>			
County			
<input type="text"/>			
Post Code			
<input type="text"/>			
<p>I/We the undersigned hereby appoint and authorise Ingram Toft to act on my/our behalf pursuant to my/our mis-sold Annuity/Pension/Sipp or Pension Transfer Claim. In accordance with clause DISP 2.7.2r of the Financial Conduct Authority handbook. I/We authorise Ingram Toft to accept or reject on my/our behalf any offer and to refer the complaint to the Financial Ombudsman Service. I/We authorize you to comply with any request for information under the Data Protection Act 1998 that may be made, whether by telephone or in writing (including fax or e-mail). This instruction relates to all pension products/ advice/ services with relation to my account with you.</p>			
Signature:		Date:	
<input type="text"/>		<input type="text"/>	



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FORM OF AUTHORITY

Please fill in one authority for The Annuity claim you wish to make			
Original Pension Provider: <input type="text"/>	Policy Number: <input type="text"/>	Pension Value: <input type="text"/>	Date of Transfer: <input type="text"/>
Financial Advisor/FA: <input type="text"/>	Reference Number: <input type="text"/>	Pension Lump Sum: <input type="text"/>	Date of Transfer: <input type="text"/>
New Pension Provider: <input type="text"/>	Policy Number: <input type="text"/>	Pension Value: <input type="text"/>	Date of Transfer: <input type="text"/>
Full Name: <input type="text"/>	Date of birth (dd-mm-yyyy): <input type="text"/>		
Current Address: <input type="text"/>	Previous Address: <input type="text"/>		
I/We the undersigned hereby appoint and authorise Ingram Toft to act on my/our behalf pursuant to my/our Pension Transfer Claim. In accordance with clause DISP 2.7.2r of the Financial Conduct Authority handbook. I/We authorise Ingram Toft to accept or reject on my/our behalf any offer and to refer the complaint to the Financial Ombudsman Service. I / We further authorise the parties listed below to provide information (and if requested confirmation in writing) on their request to Ingram Toft.			
Signature: <input type="text"/>	Date: <input type="text"/>		

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1. Who is/was your plan with?

Regulated Claims Management activities (No: 831386). ICO No: ZA096389. Vat No: 287011704

2. What was your occupation at the time of the advice?

3. Were you retired or about to retire?

Yes No

4. How much was invested and when? (approx. is fine)

5. What was the source of the funds? (eg. Life savings, inheritance, redundancy?)

6. After making the investments did you have any other savings at the time?

Yes No

If so, how much? (approx.)

7. Can you recall what you received back if the investment was cashed in?

Yes No If so, how much? (approx.)

8. Did you have any serious health issues at the time of advice (eg. Heart related issues, cancer, stroke etc.)

Yes No

9. How was the plan sold to you (eg. Over the phone, in the branch etc.)

10. Did you have any previous investment experience?

Yes No

11. Any other comments you wish to make



TERMS AND CONDITIONS

This agreement is a legally binding contract between you and Ingram Toft.
In signing this Agreement, you are agreeing to be bound by it.

You, the Client: <<firstname>> <<surname>>

Address: <<address1>>
<<address2>>
<<address3>>
<<address4>>

1. What Ingram Toft will do for you:

- We will assess your claim and, if appropriate, pursue on your behalf, a claim for the recovery of your losses and compensation where appropriate.
- We will deal with all aspects of your claim, including correspondence with relevant companies and/or institutions and all negotiations. We may subsequently require you to sign further documentation to facilitate this. We will let you know if and when the need arises.
- We will inform you of all offers of settlement that we receive, evaluate them and advise you in writing whether we consider it to be in your interest to accept or to reject.
- If necessary, we will pursue your claim through the Financial Ombudsman Service at no further cost to you.
- If the payment is made directly to you, we will forward an Invoice to be satisfied by you within seven days.
- We will always act in your best interests in pursuing your claim and obtaining for you the best results reasonably obtained.

2. What Ingram Toft will NOT do:

- We will NOT advise you to pursue a claim that in our opinion has no realistic chance of success, and we reserve the right to cancel this Agreement if we form this opinion.
- We will NOT advise you to accept an offer that we consider inadequate or to reject an offer that we consider to be reasonable, and we reserve the right to cancel this Agreement if you wish to accept an offer of payment that we consider inadequate or to reject an offer that we consider to be reasonable.
- We will NOT accept an offer of payment on your behalf without your agreement.
- We will NOT take your case to Court although we will advise you if we think you should.

3. What we expect from you:

- To provide us promptly with all relevant information we request to enable us to pursue your claim.
- To return this document to us, signed within 30 days. If it is returned after 30 days your instruction will only be accepted at the discretion of our directors.
- To provide us with clear instructions.
- To cooperate with us.
- Not to mislead us or ask us to work in an improper or unreasonable way.
- To provide us with the exclusive authority (excluding even yourself):
 - a) To pursue your claim
 - b) To enter on your behalf into correspondence and negotiations,

- c) To receive, process and give valid receipt of any award made,
- If a cheque in payment of your awarded is sent directly to you or If payment is made directly into your bank account, we will forward an invoice to be satisfied within seven days.

4. Our Fees:

- Any further charges for us to pursue your claim have been deferred until completion of the claim and are only payable if we are successful. Our fees are 25% flat. If no financial benefit is received, you pay us nothing.
- Financial benefit includes any, compensation; or other forms of redress.

5. Cancelling this Agreement:

- We can cancel this Agreement at any time, and no further fee will be payable by you, providing we advise that your claim is unlikely to succeed, and you have fulfilled your obligations set out in section 3.
- Should you cancel this Agreement and an offer or payment is made, we will look to enforce our charges of 25%
- Should you cancel this agreement and no offer or settlement have been made, we reserve the right to charge you our reasonable costs for the running of your claim up to the point at which you informed us you would like to cancel.
- This Agreement may be cancelled by either party.

6. Data Protection:

We will control and process your personal information in accordance with the Data Protection Act 1998. We will use the personal information that you provide to assess your claim and carry out our duties to you pursuant of this Agreement. We may disclose your personal information to other companies should the need arise during the process of your claim. We will also use your personal information for administrative, accounting, monitoring, research and marketing purposes; statistical analysis; security vetting and client services. By providing your personal information to us, you expressly authorise us to process that information for the purposes set out in this paragraph. You can at any time request from us a copy of all information that we have regarding you (for which we may charge a fee of £10.00) and correct any inaccuracies in it. If you provide information about us to another party, you confirm that such party authorised you to do so and consents to our processing that personal information.

7. Client Declaration:

I/We confirm that I/We have read and understood the above terms and conditions and by signing below confirm acceptance of the terms and conditions of this Agreement with Ingram Toft and authorise them to act on my/our behalf. I/We confirm that I/We have read and understood the Data Protection Statement at paragraph 6 above.

If you do not understand any part of this agreement or have any questions relating to it, please contact us.

This agreement is a binding contract and in signing it you are accepting its terms.

SIGN HERE	Print Name: _____ Date: _____ On behalf of Ingram Toft
	Client(s) to sign Please tick the box to confirm that you understood this Agreement: <input type="checkbox"/> 1 st Signature: _____ Print Name: _____

One Page Summary Document

Services	<p>We are providing you with claims management services and assisting you in pursuing a claim against your lender in relation to irresponsible lending, or the mis-sale of financial products.</p> <p>We will only pursue a claim where we believe that there are merits in relation to your claim. You would need to provide us with details and forms of authority in order for us to obtain relevant information from third parties on your power.</p> <p>Where we identify a valid claim, we will provide you with details of the basis of the complaint and submit the complaints to the third party. If the complaint is rejected, we will provide you with assistance in pursuing the matter to a financial ombudsman in the event that you wish to do so.</p>
Claim Steps	<p>in order to start the claim process, you would need to complete the form of authority and sign the terms and conditions. As mentioned above, we would require a completed form of authority. We will update you in relation to your claim at least once every three months. If in the interim period you require any further information, please do not hesitate to contact us, and we will provide you with an update as often as you request.</p>
Complaints	<p>Speaker 1: please note that you have the right to make this complaint yourself directly with the lender.</p>
Fees	<p>Fees: the fees, we charge 25% plus VAT in relation to the claim. This 25%, for example, if we recover 1000 pounds for you, then our fees would be 300 pounds all inclusive, leaving you with a thousand pounds. If we recovered 3000 pounds for you, then our fees would be 25% plus VAT, which comes to, 900 pounds. Speaker 1: If we recovered for you 10,000 pounds, then our fees would be 3000 pounds inclusive of VAT. Please note that this is an illustration and not to be taken as an estimate of the amount you are likely to receive, or that is likely to be recovered for you.</p>
Cancellation	<p>You have the right to cancel this agreement within 14 days with no penalty. If you cancel it after the 14 day period, then we reserve the right to charge the cost of work done up until the time of cancellation.</p>
Statutory Ombudsman/ Compensation Scheme/ADR	<p>Please note you have the right to make this claim directly with the lender or with the financial ombudsman service without incurring a fee. You do not have to use the services of a CMC in order to pursue this claim. Using CMC does, however, save you the time of pursuing the process yourself. And the use of experts in the field can only serve to help your case.</p>