John Bhandal
Pensions Scheme Services
HM Revenue & Customs
Fitz Roy House

Castle Meadow Road
Nottingham
NG2 1BD

 15 September 2014

Dear Sirs,

Reference: 00811942RM
Scheme Name: DP Construction (Swindon) Pension Scheme

Thank you for your recent enquiry regarding the transfer for this scheme.

I enclose the following items (where relevant) which have been numbered for your reference:

1. Scheme rules. The scheme rules have been reviewed by your Office in respect of other scheme audits. They are model standard rules, which do not permit the access of relevant benefits to any member or any other persons before age 55, other than in accordance with your requirements.

1. Trust deed; this has been prepared by White & Co Solicitors in line with the Scheme Rules.
2. We do not have any bank account statements as the account has only been opened since the 7th July 2014. The balance on the account is nil.
3. There is only one member of the scheme.

Name: Ian John Ducker

Address: 31 Hadrians Close, Swindon, Wiltshire, SN3 4BE

Phone Number: 01793 330020

National Insurance Number: YT477241C

1. Regarding Marketing and Membership material, full information is available on our website, none of which promotes directly or indirectly pensions liberation. The information provided to the client is attached. The parties to this are our firm and the other regulated firm Jan Investment Marketing introducing the case, details of which are also enclosed.
2. There has been no investments made at this stage. No funds have been received in to the Pension Scheme Account. I have enclosed a copy of Jan Investment Marketing’s suitability letter which outlines all of the details on the Investments which Mr Ducker has chosen, which has been advised by a fully regulated firm, Jan Investment Marketing under FCA No 402391.
3. The scheme establisher is not an individual.
4. The scheme establisher is the principal employer noted in the trust deed. The principal employer is a trading company.

Company Name: DP Construction (Swindon) Ltd.

Company number: 08926097

Address: 10 Cranborne Chase, Taw Hill, Swindon, Wiltshire, SN25 1FH

The number of persons employed by the scheme establisher is one, the director

The corporation tax reference of the Employer is 455 76182 15867 A

The Employer is not VAT registered.

The Employer is not PAYE Registered.

1. No Transfers have been received as of yet. There are three pending transfer, please see below:

Zurich Personal Pension (No3Z) Scheme - 142 Castle Street, Salisbury, Wiltshire, SP1 3TB.

ZU20000004670 – Valued at 380,172.59

ZP20000002850 – Valued at £27,230.11

1. The parties to this are our firm and the regulated firm Jan Investment Marketing introducing the case, details of which have been enclosed.

The trustees invest funds permitted by the investment selection guide, scheme rules and fact sheet which we enclose. We have a good relationship with your Interventions Team and any firms which may engage in pension liberation are notified to your colleagues.

Whilst we ensure that the trustees invest scheme assets in accordance with the stated investment objectives of the scheme, any unauthorised payments are reported to your Office through an Event Report following completion of the scheme tax returns. We have adopted this policy successfully and our objective is also to ensure that the tax status of the scheme is maintained; clients invest in appropriate investments having considered advice and build a healthy pension fund to provide an income in retirement.

This scheme has been introduced by a regulated firm, the investments selected have been subject to regulated advice. The member cannot access the assets of the scheme as we act as co-signatory to the account.

We trust that this satisfies your requirements.

Yours faithfully

Michelle Lunnon
**For Pension Practitioner .Com**