



Registered Scheme Administrator Limited | Vancouver House | 111 Hagley Road | Edgbaston | Birmingham B16 8LB  
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Clare Neville-Dove  
American Express UK Pension Plan  
Administered by Conduent HR Services (Bristol)  
PO Box 319  
Mitcheldean  
Gloucestershire  
GL14 9BF

25<sup>th</sup> April 2018

Dear Clare,

**Elljess Investments Ltd Executive Pension Scheme – Mrs Lisa J Jones**

**Your Ref: Amex / 55802**

**Case ID: 1278037**

**National Insurance Number: NA373920B**

**Date of Birth: 16 October 1962**

Further to your email dated 5<sup>th</sup> April 2018 where you have advised that you are unable to proceed with the transfer unless you receive confirmation from HMRC that the receiving scheme, Elljess Investments Ltd EPS, is a UK Registered Scheme.

We note that HMRC has stated that they only provide confirmation of registration status when both of the following conditions apply:

- The transferee scheme is registered with HM Revenue & Customs (HMRC) and is not subject to a deregistration notice
- At the present time the information held by HM Revenue & Customs (HMRC) does not indicate a significant risk of the scheme being set up or being used to facilitate pension liberation

HMRC have stated that at this time, one or both of these conditions do not apply. Therefore HMRC are unable to provide the confirmation to you that the receiving scheme is registered.

I would like to take this opportunity to explain that the nature of the receiving scheme, Elljess Investments Ltd Executive Pension Scheme is an occupational and investment-regulated pension scheme. I attach a copy of the notice of registration for tax relief and exemptions which confirms the registration of Elljess Investments Ltd Executive Pension Scheme on 24 June 2015 which confirms that the Pension Scheme Tax Reference (PSTR) is 00822333RA.

Due to the nature of the scheme, I believe that HMRC cannot confirm the registration status to you as HMRC cannot confirm the second condition as above as the nature of the scheme is an occupational and investment-regulated scheme.

The original tax registration application was applied for by Rowanmoor Group PLC and you will see from the Notification of registration, tax relief was granted on 24 June 2015. Pension Practitioner.Com Limited took over the administration of the Scheme on 24<sup>th</sup> September 2015.



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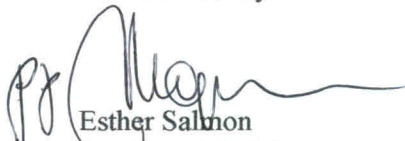
Registered Scheme Administrator Limited subsequently took over administration of the Scheme on 16<sup>th</sup> March 2017.

Our mutual client, Lisa Jones, has received professional transfer analysis and advice specifically relating to the American Express UK Pension Plan and I attach this analysis and advice here also.

You have stated in your email on 5<sup>th</sup> April 2018 that as the scheme administrators it is our responsibility to liaise with HMRC to establish where the problem lies and make good any changes to satisfy HMRC that the scheme can be registered. **We cannot stress enough that the Scheme is and always has been a UK Registered Scheme with HMRC under PSTR 00822333RA.**

We can only request that you re-consider your decision to proceed with the transfer based on the content of this letter and enclosures which we hope will aid you in reviewing the transfer request again. We hope that the explanation regarding the status of the scheme being an occupational and investment-regulated pension scheme and the fact that HMRC cannot confirm point two due to the status of the scheme will re-assure you that the scheme is in fact a recognized UK Registered Scheme as per all evidential documentation provided.

Yours Sincerely



Esther Salmon  
Pensions Administrator

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