

Mr G McCloskey  
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**Our reference** STS/LD 010549  
**Your reference**

5 July 2011

Dear Mr McCloskey

**John Dingle Project Planning Retirement Benefits Scheme - 010549**

I am writing with reference to your request to remove Suntrust Limited as the Special Trustee for this Small Self Administered Scheme. I understand that a replacement Special Trustee is not to be appointed. The impact of Suntrust Limited no longer performing this role will require the managing trustees to take on additional administrative responsibilities.

Before Suntrust Limited is retired from its position as Special Trustee, I will require the following:

1. Written confirmation from the Managing Trustees confirming they are aware of the implications on removing the Special Trustee. Please arrange for them to sign and return the enclosed declaration.
2. Payment of the Trustee fee amounting to £1080 requested on invoice numbered ST2011040050.

Upon receipt of the items noted above, the deed retiring Suntrust Limited will be dispatched together with the resignation of Friends Life Services Limited as advising actuary. If we have been appointed as Authorised Practitioner we will inform the Revenue we will no longer perform this role.

If the removal is to proceed, it will be the Managing Trustees responsibility to organise the removal of Suntrust Limited from any self investments and bank accounts. Any expenses incurred by Suntrust Limited will be charged to the Managing Trustees.

I can advise that the PSTR number for the scheme is 00480130RG the managing trustees will have the administration ID.

**STS Department, Friends Life, PO Box 64, Bristol, BS99 3EG**

Friends Life Services Limited, PO Box 1810, Bristol, BS99 5SN. Telephone: 0117 989 9000

Friends Life Services Limited distributes and administers financial products and services and is authorised and regulated by the Financial Services Authority, register No. 185746 ([www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do)). A company limited by shares, registered in England No. 3424940, registered office: Pixham End, Dorking, Surrey, RH4 1QA.  
As part of our commitment to quality service, telephone calls may be recorded.

### Implications on post removal administration

The Managing Trustees will be responsible for the following (there will be no guidance available from Friends Life).

**Scheme documentation** - changes to scheme rules, addition or removal of employers and trustees. For example full rules incorporating the April 2006 changes must be adopted by 2011. Any future changes to legislation or HMRC rules requiring rule alterations will be the responsibility of the Managing Trustees.

**Non Friends Life investments** - general suitability of investments, obtaining guidance, liaison with specialist advisers and required documentation.

**Legislative requirements** – ensuring scheme continues to meet existing and new requirements.

**On line Revenue (HMRC) reporting** – registering on line and completing Accounting for tax, Scheme event and Pension scheme return reports (the latter will be required for all Small Self Administered Schemes). Some of the reporting requirements have deadlines and failure to meet these may result in fines being levied. Further delays may also result in daily fines of up to £60 per day.

**Authorised Practitioner** – where Friends Life Services Limited have been appointed we will be removed and the Scheme Administrator will perform this role themselves or appoint a replacement.

**Actuarial advice** – the Managing Trustees will need to appoint an advising actuary (Friends Life Services Limited will resign if already appointed). They will be required to provide actuarial advice in accordance with the scheme rules e.g. the calculation of a member's Individual Benefit Fund.

**Vesting benefits** – calculation of retirement benefits, tax free cash protection and fund protection figures, unsecured income and alternatively secured pension figures. Provision of any required documentation to pay benefits and evidence benefits e.g. Lifetime Allowance Certificates.

**Liaising with HMRC** – will be undertaken by the Managing Trustees and their advisers.

**Day to day running of the scheme** – will be undertaken by the Managing Trustees and their advisers.

We confirm that we understand the implications of no longer having Suntrust Limited as a Special Trustee and wish to proceed. The Managing Trustees will be responsible for removing Suntrust Limited from any investments / bank accounts at their own expense, any costs incurred by Suntrust Limited will be charged onto the Trustees.

<b>Signatures of the Managing Trustees</b>			
<b>Name in block capitals</b>	John Dingle	Patricia Lancaster	
<b>Date</b>			



If you have any queries please do not hesitate to contact us quoting reference 010549.

Yours sincerely



Liz DelaHunty  
SSAS Servicing (STS)