Transfer Out Section

Royal Bank of Scotland Pension Services

HR People Services

PO Box 1390

Croydon

CR9 1YB

**By First Class Recorded Delivery**

 23 September 2016

Dear Sirs,

**Member: Mark David Flower**

**Date of birth: 24-Jul-1967
National Insurance Number: MW552123D**

**Plan Number: Z2082346**

Please accept this letter as confirmation that we can accept the transfer from the above Plan Number into L & M Financing Small Self-Administered Scheme including any Protected Rights.

I also enclose the following items which also meet the current industry initiative on external pension transfers to authorised registered schemes.

1. A certified copy of the Tax Registration letter confirming that this scheme has been registered under the new registration process and has met the declarations required for pension registration. You will note from the registration process we have undertaken “*that we do not entitle either directly or indirectly to any unauthorised payments from the plan. Further, that the plan is not being administered in a way that knowingly entitles any person to unauthorised benefits”*.
2. A printout form the HMRC website, confirming the current scheme details.
3. The HMRC 15 point questionnaire requesting information to satisfy Pensions Liberation concerns and our reply letter.
4. Scheme Trust Deed, Rules and Administration Agreement

Please take this letter as written acceptance that we can accept all elements of GMP and Protected Rights contained in the transfer.

Please note that this scheme and has been tax registered on 16 August 2016.

The registration has therefore been confirmed by HMRC under their new pensions liberation check basis and HMRC have already carried out all of their required checks under their new registration system.

It will therefore not be necessary for the ceding scheme to reconfirm the current status of the scheme with HMRC before completing the transfer.

These items fulfil the most current codes of practice also recommended by the Pensions Regulator and as such would you please settle this transfer payment.

The transfer payment should be made by **BACS** to the following account details:-

**Name of Bank:  Metro Bank
Account Name: L & M Financing Small Self-Administered Scheme
Account Number: 21058122
Sort Code: 23-05-80
Ref: Mark flower**

We confirm that we are a co-signatory to above account and the Trustees are unable to move any funds without our authority. This therefore protects the fund completely against any risks of pension liberation.

If you require any further documentation to be completed in order that the transfer can be concluded, please advise me accordingly.

Thank you in advance of your assistance

Yours faithfully

Emily McAlister
**For PensionPractitioner.com**

Enc.