HSBC Life (UK) Limited

Customer Service Centre

P O Box 6176

Coventry

CV3 9HN

27th September 2013

Dear Sir,

**Re: Torill Catherine Russell - BBP82OF (9F0G58X000) 055221Q000 and 055221Q200**

The above named plan holder has passed your letter dated 20th September to us and we would reply as follows:-

1. A copy of the Trust Deed and Scheme Rules is enclosed herewith;
2. Mrs Russell does not have to be employed.

Please see below an extract from the HMRC website which confirms this;

“**RPSM02401010** - Employer pages: Registering a pension scheme with HMRC: setting up a pension scheme:

Can I set up my own registered pension scheme?

Yes. As an employer, you may wish to set up a scheme to provide pension benefits for your employees in later life or on ill health, or benefits for their dependants should the employee die before or after they take their pension benefits.

Alternatively you may join with other employers in setting up a pension scheme, providing that at least some of the employees of each employer are eligible to join.

**HMRC rules allow you to make other people - who are not employees of any employer taking part in the pension scheme - eligible to join your scheme, if you so wish.”**

(<http://www.hmrc.gov.uk/manuals/rpsmmanual/rpsm02401010.htm>)

1. N/A

If you have any further queries please do not hesitate to contact me.

Yours faithfully

**Tamzin Goddard**

Tamzin Goddard

Senior Administrator