



The Pension Practitioner  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

**Customer Contact Centre**  
0345 788 3311

**Plan Number**  
0302135271/001

**Our reference**  
0302135271/001

**Your reference**  
Stephen Hoole

11 March 2015

Dear sirs

**Transfer Of Benefits Request**  
**Planholder's name: Mr Stephen Hoole**

Thank you for the Transfer Questionnaire and Declaration form that you submitted on behalf of Mr Stephen Hoole to transfer the fund of his Phoenix Life pension to the Selec Pension Fund.

Within the current financial climate there have been an increased number of requests to transfer pension benefits into unapproved pension schemes. A receiving scheme must be recognised under Section 169 of the Finance Act 2004.

We will therefore be making a number of enquiries in relation to this transfer request, one of such enquiries will be to approach HM Revenue & Customs (HMRC) for independent confirmation that the Selec Pension Fund has received HMRC approval. The transfer declaration form that has been completed and returned to us has been signed by the authorised signatory for the Selec Pension Fund providing Phoenix Life with authority to contact HMRC for this information.

Phoenix Life has a duty of care to act in the best interests of its customers and therefore we are unable to proceed with this transfer request until we have concluded all of our enquiries, some of which may still be on going after we have received a response from HMRC; we will endeavour to provide you with an update on your transfer request as soon as possible.

We apologise for any inconvenience that this may cause, however we hope that you can appreciate the need for us to be vigilant in order to protect our customers and ourselves from unnecessary tax penalties.

In the meantime If you have any queries about your policy, please call our UK-based Customer Contact Centre on 0345 788 3311. Our lines are open from 9am to 6pm, Monday to Friday. Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number and are included in inclusive minutes and discount schemes in the same way. If you are calling from outside the UK, please call +44 (0)151 255 5177. Alternatively, you can go to the 'Contact Us' section of our website at [www.phoenixlife.co.uk](http://www.phoenixlife.co.uk).

Yours sincerely

A handwritten signature in black ink, appearing to read 'Milind Dhuru', with a stylized, cursive script.

Milind Dhuru  
Operations Director

**If you would like this information in large print, in Braille, or on cassette or CD, please call 0345 788 3311. If calling from outside the UK please call +44 (0) 151 255 5177.**