**Bespoke Pension Services Limited**

Daws House

33-35 Daws Lane  
London  
NW7 4SD

Telephone: +44 (0) 845 0526844

Fax: 0208711 2522

Email: info@bespokepensionservices.co.uk

**DESIGN AND ADMINISTRATION OF SPECIALIST PENSIONS**



**BESPOKE** PENSION SERVICES

Transfer out Section  
Zurich Assurance Ltd  
Tri Centre One  
New Bridge Square  
Swindon  
SN1 1HN

**By First Class Recorded Delivery**

11 July 2014 Dear Sirs,

**Member: Ms Angela Ruffell  
Date of Birth: 07 July 1965  
National Insurance Number: NE453268A  
Policy Number: P10928-421-001/DL, 7001096LRPP**

Please accept this letter as a request for the transfer of the above policy to Angela Ruffell Family Pension and a confirmation that Angela Ruffell Family Pension is able to accept the transfer 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. Letter from HMRC 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 their letter that we undertook “*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. The HMRC 13 point questionnaire requesting information to satisfy Pensions Liberation concerns and our reply letter
3. Please find enclosed your Discharge Forms duly completed and signed.
4. The scheme’s Trust Deed and Rules.

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

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

**Name of Bank: Church House Trust  
Account Name: Angela Ruffell Family Pension  
Account Number: 33130382  
Sort Code: 60-95-31  
Reference: 3301-30382-0**

Please note that this scheme and has been tax registered on 26 June 2014 and that the application for submission for the tax registration was applied for post 21 October 2013.

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

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

Please acknowledge safe receipt and that the documentation is all in order.  
Thank you for your assistance in this matter.

Yours faithfully

Michelle Lunnon  
**For Bespoke Pension Services**

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