Zurich Personal Pension (No3Z) Scheme
142 Castle Street
Salisbury
Wiltshire
SP1 3TB

**By First Class Recorded Delivery**

11 July 2014

Dear Sirs,

**Name: Mr Ian John Ducker
National Insurance Number: YT477241C
Date of Birth: 17 September 1953
Policy Numbers: ZU2000004670, ZP2000002850, ZU2000004852**

Please find enclosed an application to transfer benefits to a registered pension scheme for our mutual customer.

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

1. A copy of the HMRC 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. The HMRC 13 point questionnaire requesting information to satisfy Pensions Liberation concerns and our reply letter.
3. The IFA engagement letter confirming that the client has sought independent advice and are able to act on the clients behalf on investments and non-investment insurance contracts. Jan Investment Marketing is authorised and regulated by the Financial Conduct Authority. FCA number 402391.
4. Suitability letter from Jan Investment Marketing informing of the risks and rewards on different Investments discussed, confirming the suitability and reasons for them.

5. Statement for High Net Worth declaring that Mr Ducker is a certified High Net worth Individual for the purposes of the Financial Services and Markets Act 2000 (financial promotion) order 2005.

1. Discharge and warranty forms.
2. Trust Deed and Rules.

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:  Church House Trust
Account Name: DP Construction (Swindon) Pension Scheme
Account Number: 33130380
Sort Code: 60-95-31
Roll / Ref Number: 3301-30380-9**

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

Michelle Lunnon
**For PensionPractitioner.com**

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