

Geoff and Lisa Jones  
Marchants Barn  
Little Park Farm  
Marchants Close  
Hurstpeirpoint  
Hassocs  
West Sussex  
BN6 9UZ

08<sup>th</sup> August 2018

Dear Geoff and Lisa,

Thank you for confirming today that you have signed and posted the Deed of Appointment of Independent Trustee and the new administration agreement. Once we receive these the plan of action is as follows:

1. Write to AmEx (drafted letter attached)
2. Write to HMRC to request confirmation of tax status (drafted letter attached)

We have made the relevant changes to the scheme administrator and practitioner to "Workplace Pension Trustees Ltd" to act in the capacity of administrator and professional independent Trustees to the Scheme.

In HMRC's letter it states that they have identified potential liberation indicators. The pension liberation indicators that HMRC have identified are:

"One or more of the names of the scheme/administrator/establisher/practitioner causes concern"

We have checked the status of the scheme Establisher – Elljess Investments Ltd (Company No: 09326376) and note that the Company has filed accounts for a dormant company which is a red flag for HMRC.

We therefore are of the opinion that HMRC will not rescind the S501 letter and we need to appeal to AmEx and their legal team to allow the pension transfer to proceed.

We would ask that you read through the attached letters, in particular the letter to AmEx as hopefully this will explain our position.

Kind regards,

*Esther Salmon*

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Esther Salmon