



Workplace Pension Trustees

CLARITY, TRUST & INDEPENDENCE

Workplace Pension Trustees Limited | 5300 Lakeside | Cheadle | Cheshire SK8 3GP
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Clare Neville-Dove
American Express UK Pension Plan
Administered by Conduent HR Services (Bristol)
PO Box 319
Mitcheldean
Gloucestershire
GL14 9BF

08th August 2018

Dear Clare,

Elljess Investments Ltd Executive Pension Scheme – Mrs Lisa J Jones
Your Ref: Amex / 55802
Case ID: 1278037
National Insurance Number: NA373920B
Date of Birth: 16 October 1962

We are writing in the capacity of Independent Trustee to Elljess Investments Ltd Executive Pension Scheme and we have taken over the administration of the Scheme from the previous administrators, RSA Ltd. We enclose a copy of the Deed of appointment of Independent Trustee and a copy of the newly signed administration agreement.

Lisa Jones has received professional transfer analysis and advice specifically relating to the American Express UK Pension Plan which has been sent to you previously.

Lisa is in active employment and therefore has a statutory right to a pension transfer.

The statutory right to a transfer value is outlined as follows:

Within Chapter IV of Part 4ZA of the Pension Schemes Act 1993 (PSA 1993), section 93 sets out that the following conditions apply, in relation to any member of a personal pension scheme: - (i) they have accrued rights to benefit under the scheme (ii) their pensionable service must terminate at least one year before normal pension age; and (iii) no crystallisation event has occurred.

Section 94 of PSA 1993 provides that a member of an occupational or personal pension scheme has a right to a “cash equivalent transfer value” of any benefits which have accrued under the transferring arrangement.

Section 95(1) of PSA 1993 says that a cash equivalent transfer value can be taken by making an application in writing to the managers of the transferring arrangement requiring them to use the cash equivalent in one of several ways set out in subsequent paragraphs. In summary, and so far, as relevant, they are: for acquiring “transfer credits” in an occupational pension scheme which satisfies prescribed requirements and where the trustees or managers of the scheme are able and willing to accept the transfer.

The prescribed requirements under section 95(1) in relation to transfers from personal pensions are in the Personal Pension Schemes (Transfer Values) Regulations 1987. The relevant requirement being that

where the transferring scheme is registered under section 153 of the Finance Act 2004 the receiving scheme should also be registered under that section.

Lisa is 55, her date of birth is 16th October 1962. The other scheme member who has benefits currently within the Elljess Investments Ltd Executive Pension Scheme is turning 55 in September, his date of birth being 19th September 1963. Benefits can be accessed from age 55 and therefore there is no reason for concern regarding liberation of pension benefits before reaching age 55.

Below is a current snapshot of HMRC Pension Scheme online services under Workplace Pension Trustees Admin ID: A0145081 which shows the current scheme status as “Open”

The screenshot displays the HMRC Pension Scheme online services interface. The browser address bar shows the URL: <https://pensionschemes.hmrc.gov.uk/pso/ViewTPSSDataCurrentSchemeDetails.aspx>. The user is logged in as (A0145081) with the PSTR 00822333RA.

Pension Schemes - View Current Scheme Details

Current scheme details

Pension Scheme Name	Elljess Investments Ltd Executive Pension Scheme
Deferred annuity contract / Retirement annuity contract made after 5 April 2006	No
Date scheme registered	24 Jun 2015
Name of Scheme Administrator who submitted the application for registration	Registered Scheme Administrator Limited
Scheme status	Open
Sub-scheme	No
Pension scheme structure	Single
The scheme is an investment regulated pension scheme	Yes
Band of number of scheme members	2-11
Registered for Relief at source	No
Occupational pension scheme	Yes
Country or Territory scheme established	United Kingdom

Navigation links: [Print >](#), [Return to Pension Scheme Summary >](#)

Left sidebar menu:

- Your HMRC Services**
- Pension Schemes**
 - > [Welcome](#)
 - > [View messages](#)
 - > [View all Pension Schemes](#)
 - > [Advanced Scheme Search](#)
 - > [Registered Pension Schemes Manual](#)
- Registration**
 - > [View Application for Registration Details](#)
- Scheme Administration**
 - > [View Current Scheme Details](#)
 - > [Amend Scheme Details](#)
 - > [Scheme Administrator Management](#)
 - > [Practitioner Management](#)
 - > [View Submission Receipts](#)
- Pension Service Notices for Scheme**
 - > [View Notices](#)
- Reporting**
 - > [Event Report](#)
 - > [Accounting for Tax](#)
 - > [Pension Scheme Return](#)
- Quick Links**
 - > [The Pensions Regulator](#)
 - > [VAT](#)
 - > [Your Online Services](#)
 - > [Make a Payment](#)
 - > [Sign out](#)

The following screen shot is a recent notification received for Elljess Investments Ltd Executive Pension Scheme to submit the annual pension scheme tax return to HMRC.

The screenshot shows the HM Revenue & Customs Pension Schemes portal. The browser address bar displays the URL: <https://pensionschemes.hmrc.gov.uk/psa/MaintNoticesViewNotice.asp>. The page header includes the HM Revenue & Customs logo and navigation links: Home, Contact us, Help, Sign out. The user name is (A0145081).

The main content area is titled "Notice Details" and contains the following information:

Notice to make a Pension Scheme Return
For the year ended 05/04/2018

Registered Scheme Administrator Limited
Suite 4, 1st Floor
48 Chorley New Road
Bolton
BL1 4AP

Pension Schemes Services
H M Revenue and Customs
BX9 1GH
Tel 0300 123 1079
Monday to Friday 09.00 - 17.00
Fax 03000 564 568
Date of issue 06 April 2018

This notice requires you to make and deliver a Pension Scheme Return for the year ended 05/04/2018.

Pension Scheme Tax Reference
00822333RA

Pension Scheme Name
Elljess Investments Ltd Executive Pension Scheme.

If audited accounts have been prepared for a period or periods ending in the year shown above, you should make the return for the period or periods covered by those accounts.

You must file the return online. Our Pension Schemes Online service provides a quick, secure and convenient way to send and receive information. If you have not already registered to use this service, visit our website at www.hmrc.gov.uk and select 'Pension Schemes' under 'do it online'.

Time limits
You must get the Pension Scheme Return to us by
- 31 January 2019
- 3 months after the day this notice is given
whichever is the latest.

If the scheme has completed winding up before 31 October 2018, you must get the Pension Scheme Return to us by
- 3 months after the day on which winding up is completed
- 3 months after the day this notice is given
whichever is the latest.

You risk being charged penalties if you fail to file the Pension Scheme Return within the time limit, or you make an incorrect return.

The left sidebar contains a "Your HMRC Services" menu with the following links:

- Pension Schemes**
 - > [Welcome](#)
 - > [View messages](#)
 - > [View all Pension Schemes](#)
 - > [Advanced Scheme Search](#)
 - > [Registered Pension Schemes Manual](#)
- Apply for Registration**
 - > [Declare as Scheme Administrator for a Deferred Annuity Contract or Retirement Annuity Contract](#)
- Administration**
 - > [View or amend your details](#)
 - > [Add yourself as a Scheme Administrator](#)
 - > [View Submission Receipts](#)
 - > [View all my Notices](#)
- Reporting**
 - > [Event Report](#)
 - > [Accounting for Tax](#)
 - > [Pension Scheme Return](#)
- Individuals**
 - > [View LTA Certificate](#)
- Quick Links**
 - > [The Pensions Regulator](#)
 - > [VAT](#)
 - > [Your Online Services](#)
 - > [Make a Payment](#)
 - > [Sign out](#)

We would greatly appreciate acknowledgement of this correspondence and welcome any further questions you may have to aid in the decision to carry out our mutual clients request to transfer her benefits.

Yours Sincerely

Stacy Lunnon

Stacy Lunnon
Workplace Pension Trustees