Friends Life Limited

PPO Box 1550

Milford

Salisbury

SP1 2TW

By First Class Recorded Delivery

` 03 September 2014

Dear Sirs,

**Name: Mr Mark Noakes**

**National Insurance Number: NA244856D
Date of Birth: 23 August 1963**

**Policy Number: 591069976**

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. 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. Discharge and warranty forms.

4. 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: Metro Bank**

**Account Name: IPM Facilities Retirement Benefits Scheme**

**Account Number: 15078887**

**Sort Code: 23-05-80**

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

Enc