**Bespoke Pension Services Limited**

Daws House

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**DESIGN AND ADMINISTRATION OF SPECIALIST PENSIONS**

**BESPOKE** PENSION SERVICES

Transfer out Section
Philips Pension Fund
PO Box 545
Redhill
Surrey
RH1 1YX

**By First Class Recorded Delivery**

 20 June 2014 Dear Sirs,

**Member: MS Karin Elizabeth Town
Date of Birth: 31 July 1966
National Insurance Number: NM097031C
Reference Number: 0034131**

Please accept this letter as a request for the transfer of the above policy to KT Pension and a confirmation that KT 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. Please find enclosed your Discharge Forms duly completed and signed.
3. The scheme’s Trust Deed and Rules.
4. The HMRC 12 point questionnaire requesting information to satisfy Pensions Liberation concerns and our reply letter.

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 payment should be made by BACS to the following account:-**

**Name of Bank: Church House Trust
Account Name: KT Pension
Account Number: 33130370
Sort Code: 60-95-31
Reference: 3301-30370-7**

Please note that this scheme and has been tax registered on 10 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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