Ms Ying Xu

144 Crescent Road

Barnet

Hertfordshire

EN4 9RW

……………… 2014

Dear Sirs,

**Transfer of pension rights from ……………………………………. to Microdrive Consulting Ltd Pension Scheme**

I write in relation to the request made on …………….……. to transfer my pension rights from …………………………………………………………………………. into the Microdrive Consulting Ltd Pension Scheme.

In addition to the transfer request you have been provided with a letter from me to you stating that I am aware if the dangers of pensions liberation fraud and do not wish to access my pension benefits before the age of 55. I also confirmed that the Scheme is registered and that the transfer request is being made in order that I can take advantage of investment opportunities available under the Scheme, none of which are in any way connected with pensions liberation.

You have a legal obligation to make a transfer to a new scheme on my request as long as that new scheme is a validly registered pension scheme. Whilst I appreciate some time is required to process a request and do the necessary checks before making the transfer, I am highly concerned about the length of time it is taking to make the transfer and the impact this may have on my retirement planning. The additional information provided as part of the transfer request was given to assist with those checks and therefore enable this request to be processed as quickly as possible.

Having taken advice in connection with requesting my transfer I am fully aware of the fact that there has been a significant rise in cases of pensions liberation fraud and that checks need to be carried our to ensure the scheme to which a transfer is made is validly established and has been registered with HMRC. However, the additional information provided as part of the transfer request should have confirmed that this is not the case here and could easily have been verified by now. On the basis I have a legal right to request this transfer I am therefore unclear what has lead to the delay here and wish to ensure the transfer is made as quickly as possible.

Please confirm within 7 days of the date of this letter that you will progress my transfer or provide me with detailed information in writing as to the reasons for any further delay in relation to this and an indication of precisely when the transfer will be made.

I am aware of my rights to make an official complaint using your complaints procedure and the ability to complain to the Pensions Ombudsman about maladministration. I remain hopeful neither will be required here but would be willing to pursue these options if there is continued delay in progressing my transfer.

I look forward to hearing from you.

Yours faithfully