

**PRIVATE & CONFIDENTIAL**

Mr Andrew Heavisides
12 Thorburn St.
Sunderland
SR6 8HY

Tuesday, 03 December 2013

Transfer Request

Dear Mr Heavisides

Member Name:	Andrew Heavisides
Brooklands Reference:	SIPP002361
Receiving Scheme Provider:	PensionPractitioner.com

We are writing to confirm receipt of the transfer questionnaire and declaration form requesting transfer from your Brooklands SIPP benefits to a scheme with the above named provider.

Following recent notification from HM Revenue & Customs (HMRC) and The Pensions Regulator (TPR) we have been alerted to an increase in Pensions Liberation activity across the pensions industry. On this basis we have felt it necessary to change our transfer out procedure to enable us to carry out the most appropriate due diligence to ensure that we are satisfied that the proposed transfer is to be used for the sole purpose of providing authorised pension benefits in retirement. In response to this, we have written to the transferring provider requesting further information and will be able to proceed with processing your request once this has been provided.

Please note that Brooklands Pensions has a duty of care to act in the best interests of its customers and therefore we are unable to proceed with the transfer request until the above information has been provided.

We apologise for any inconvenience that this may cause, however we hope that you can appreciate the need for us to be vigilant in order to protect our customers and ourselves from unnecessary penalties.

Should you have any queries, we would direct you to your financial adviser and the transferring provider who will be able to update you as to when the documentation has been provided.

Yours sincerely

**Administration Department
Brooklands Pensions**