Friends Life Limited  
Po Box 1550  
Milford  
Salisbury  
SP1 2TW

**By First Class Recorded Delivery**

13 June 2014

Dear Sirs,

**Name: Mr Jonathon Julian Wheeler  
National Insurance Number: NZ173392B  
Date of Birth: 21 February 1973  
Member Reference: F56097/28**  
  
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. A print out from the HMRC website 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. The IFA engagement letter confirming that the client has sought independent advice and are able to act on the clients behalf on investments and non-investment insurance contracts. Jan Investment Marketing is authorised and regulated by the Financial Conduct Authority. FCA number 402391.
4. Suitability letter from Jan Investment Marketing informing of the risks and rewards on different Investments discussed, confirming the suitability and reasons for them.
5. The Schemes Trust Deed and Rules
6. Discharge and warranty forms.

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:  Church House Trust  
Account Name: Roseland Securities Pension Scheme  
Account Number: 33130366  
Sort Code: 60-95-31  
Roll / Ref Number: 3301-30366-0**

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**

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