



PHOENIX LIFE

Phoenix
Policyholder Services
PO Box 1243
PETERBOROUGH
PE2 2LD

04 July 2018

Customer Helpline: 0345 788 3311

03 numbers cost no more than
national rate calls to 01 or 02 numbers

Monday to Friday: 8.30am to 5.30pm

Mr S Hoole
402 The Observatory
Flat 5 Rockmount
Fulwood Road
Sheffield
S10 3GD

From outside the UK: +44 (0) 151 255 5177

Our reference: 25408234

Dear Mr Hoole

Policy number 0302135271/001
Policyholder(s): Mr Stephen Hoole

Pension Transfer

We have received a completed Transfer Questionnaire and Declaration form from Pension Practitioner.com requesting to transfer the fund of your Phoenix Life pension to the Sellec Pension Fund Scheme.

We can only transfer your fund to a scheme recognised under Section 169 of the Finance Act 2004. Any transfers made to unrecognised pension schemes would be deemed by HM Revenue & Customs (HMRC) to be unauthorised payments and as such will be subject to additional tax charges. HMRC have not been able to confirm the status of the Sellec Pension Fund Scheme and for this reason we are unable to proceed with this transfer request at this time.

Next Steps

No change has been made to your pension policy and you continue to be a valued customer of the Phoenix Group. Our decision not to progress this transfer does not affect any of your rights to transfer your pension in the future.

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 losses.

Beware of Scams

The Pensions Regulator, Financial Conduct Authority (FCA) and HMRC have warned pension savers to beware of schemes that offer to give them access to their money earlier than the minimum age of 55.

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4 June 2018

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Further to our previous correspondence regarding your transfer request to the Sellec Pension Fund.

Please be advised, we have contacted HMRC again today by post and e-mail to request confirmation of the Scheme registration status.

We will contact you again once we have received a reply from them.

If you have any questions, you can call our Customer Helpline or write to us if preferred. Our contact details and opening hours are shown at the top of this letter, together with your policy number and our reference details, which we will need you to provide when contacting us.

Yours sincerely

Milind Dhuru
Operations Director

If you would like this information in large print, in Braille, or on cassette or CD, please call 0345 788 3311. If calling from outside the UK, please call +44 (0) 151 255 5177.

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