

Private & Confidential
Pension Practitioner
UK Administration Centre
48 Chorley New Road
Bolton
BL1 4AP

24 January 2018

Dear Sirs,

Individual Pension Plan Number: 5240658G - S Milliner

Further to previous correspondence we regret that we are unable to comply with this or any further request to transfer any pension to the Trimix Limited Pension Scheme.

The Deeds provided show that the Sponsoring Employer was Trimix Limited. A check on Companies House records show that the company only ever posted dormant accounts as a non-trading company and was dissolved on 6th September 2016. As it was dormant throughout its existence it cannot be stated to have been an Employer. As such the pension scheme does not meet the requirements of an occupational scheme to have a genuine Sponsoring Employer.

As the scheme does not meet the requirements to be an occupational pension scheme, any transfer would be an unauthorised payment.

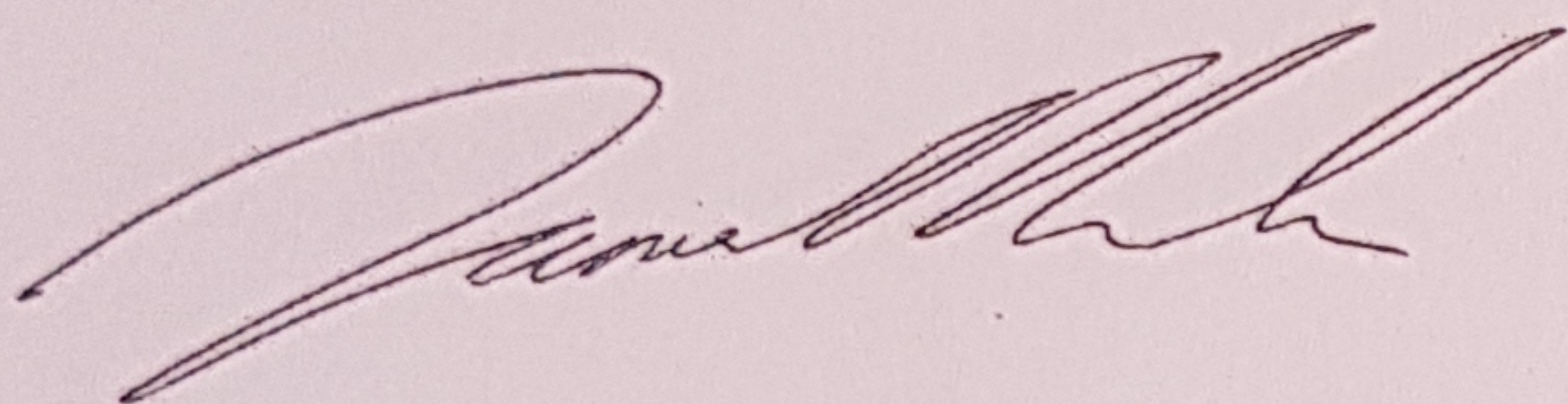
In addition to this issue the deeds are not in order and do not constitute the required documentation of a pension scheme:

- The establishing trust deed, dated 22 August 2014 appoints John Samuel Lodge as the Trustee of the Scheme (defined as "The Trustees"). This deed is signed by Workplace Pension Trustees (defined as the "Independent Trustees") however they are not appointed in any capacity under this deed.
- Mr Lodge is not mentioned in any further deeds that we have been provided with. He is never removed as trustee.
- Workplace Pension Trustees take further actions acting as Trustee, however they have never been appointed. None of the subsequent deeds include the Principal Employer or the original Trustee so can't be valid.
- Sally Milliner's appointment is also invalid as it has not been made by a valid Trustee.
- The Principal Employer was removed by Resolution dated 29 January 2016 by Workplace Pension Trustees Limited. There is no replacement Principal Employer mentioned in the resolution.

- Under Clause 11.2 the Principal Employer can be replaced by deed; however this would require the existing Principal Employers consent and the replacement employer would have to agree to take on the duties of Principal Employer. This was not done.

We will not enter into any further correspondence regarding this matter and consider the transfer request resolved.

Yours faithfully



Jim Black

Director of Pensions and Longstanding Customer Operations
Insurance Customer Delivery

Copy sent to S Milliner

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