

Scottish Widows
Retirement Account Team 1
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Edinburgh
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MCL SSAS
Pension Practitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

25 January 2011

Dear Sir/Madam

Scottish Widows Retirement Account - 40080879

We have arranged a transfer from the above Retirement Account to MCL SSAS. Payment of the amount has been made by direct credit.

Details of the transfer are provided below:

Name: Mr John Marfani
Date of birth: 11 December 1963

Total Transfer Value: £ 71,672.19
Including a Protected Rights value of £ 0.00

The direct credit payment has been made to:

Account name: MCL SSAS
Account number : 48380002
Sort code: 08-60-68

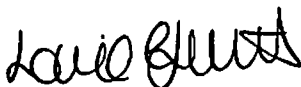
All benefits are uncrystallised

There is no pension sharing order attached to this policy.

We confirm that the Transfer Amount has been transferred from the Scottish Widows Appropriate Personal Pension Scheme, a registered pension scheme as defined in Part 4 of the Finance Act 2004. The ASCON reference for the scheme is A7001017T and the Pension Scheme Tax Reference (PSTR) is 00605435RH.

If you have any questions please call us on 08457 573 952. We may record and monitor your call to help us improve our service.

Yours sincerely



Louise Grant
Customer Services