

Your Ref: Mr Simon Marfani

Scottish Widows
Retirement Account Team 1
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EH16 5UG

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1 September 2012

Dear Sir/Madam

Scottish Widows Retirement Account - 40080933

We have arranged a transfer of additional monies from the above Retirement Account to MCL SASS. Payment of the amount has been made by BACS.

Details of the transfer are provided below:

Name: Mr Simon Marfani
Date of birth: 24/08/1967

Total Transfer Value: £ 2,259.37
Including a former Protected Rights value of £ 2,259.37

The BACS has been made to:
Account Number: 12119926
Account Name: MCL SSAS
Sort Code: 60-91-95
Ref - S Marfani

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 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 faithfully



Louise Grant
Customer Services