

MR B DAVIS
PENSION PRACTITIONER COM
DAWS HOUSE
33-35 DAWS LANE
LONDON
NW7 4SD



Membership Number:
U291/NS900643B

Your reference:

Our reference:
WM8236802

12 August 2010

Dear Mr Davis

**UNIVERSITIES SUPERANNUATION SCHEME
MAXINE ELAINE TURNER**

Thank you for your recent communication concerning the above member of the AVC facility.

I have noted on our records that you have authority to obtain information regarding their AVC policy.

Current fund value is broken down as follows:

Prudential With-Profits Fund £1,749.00

A terminal bonus of £301.90 has been included in the With-Profits Fund total. Terminal bonus is not guaranteed and is only determined when a claim is processed.

There are no Protected Rights.

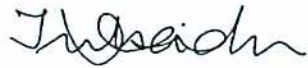
AVC funds cannot be transferred independently of the main scheme benefits. However, if the main scheme benefits are transferred, then the AVC funds must follow suit to the corresponding AVC provider.

If money invested in the Prudential With-Profits Fund is taken out at any time except on death or the normal retirement date, the amount paid out may be reduced to reflect the current market value of the underlying assets. This is known as a Market Value Reduction (MVR). Please note that a MVR has not been applied in this instance but the Prudential reserves the right to apply one if necessary.

HOW TO CONTACT US

If you have any further questions, please telephone our Customer Call Centre on 0845 6000 343. Lines are open 8.30am to 6pm, Monday to Friday. Alternatively, you can email avc.admin@prudential.co.uk or write to AVC Customer Services at the above address. Please quote your membership number in any correspondence. General information about the AVC facility can be found on our web site www.pru.co.uk/universities.

Yours sincerely



Tulsi Naidu - Operations Director