

5 Hubble View  
Swindon  
SN25 2JD

Pension Practitioner .Com  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

Date:

Dear Sirs,

CARLTON JAMES RETIREMENT FUND

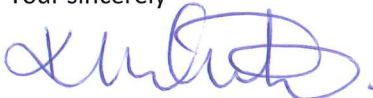
I wish to exercise my right to a statutory transfer of the whole of the value of my individual account to the Magnolia Trustee Scheme to acquire equivalent transfer credits by the Trustees of the Magnolia Trustee Scheme.

Please accept this letter as my consent and authority to arrange for this transfer.

In consideration of this transfer, I discharge all of the Trustees of the Carlton James Retirement Fund of all rights and contingent rights that I am and my beneficiaries have in this Scheme.

I resign as a trustee of the scheme with effect from the pension transfer date.

Your sincerely



**Karen Winter**