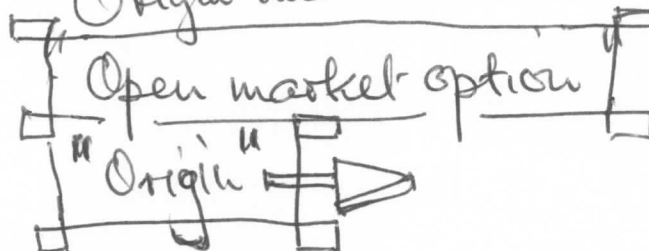


Cameron Malik  
0844 209 3390

Origin Financial Services



HSBC

Not enhanced or impaired plans.

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**Private and Confidential**

Mr C R Russell

36 Petrel Way

Hawkinge

Folkestone

Kent

CT18 7GZ

**This letter is important and requires your attention.**

**It concerns your HSBC Pension and retirement options.**

Date:- 17 May 2013

£49,187.67 (£12297 = 25%)

Dear Mr Russell

Policy / Contract Number(s):	Product Description:	Current intended Retirement date:
055283Y000	PERSONAL PENSION PLAN	21 June 2013
Total Fund Value as at 17 May 2013 - £35022.88		
055283Y200	PERSONAL PENSION PLAN	21 June 2013
Total Fund Value as at 17 May 2013 - £14164.79		

Your intended retirement date is imminent and to date we do not appear to have received a reply to our previous correspondence.

If you still intend to take pension benefits on your selected retirement date, it is essential that you contact us at your earliest convenience to ensure that we can help you achieve this.

If not, under the terms of your pension plan, we must assume that you do not wish to take your pension benefits now and we will extend your retirement date by an additional period of 3 year(s). You can still take benefits before or after this revised date, but please note, you must take the benefits from your HSBC Life pension plan(s) before you reach age 75.

We will continue to collect your pension contributions according to any previous instruction, adding them to your existing pension fund(s) until such time that you instruct us otherwise, or you become ineligible to contribute.

HSBC Life (UK) Limited  
Customer Service Centre, PO Box 6176, Coventry, CV3 9HN  
Tel: 03457 456127

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**Private and Confidential**

Mrs T C Russell

36 Petrel Way

Hawkinge

Folkestone

Kent

CT18 7GZ

**This letter is important and requires your attention.**

**It concerns your HSBC Pension and your retirement options.**

Date:- 20 May 2013

Dear Mrs Russell

Policy / Contract Number(s):	Product Description:	Current intended Retirement date:
BBP820F (9F0G58X000)	STAKEHOLDER PENSION PLAN	17 February 2014
Total Fund Value as at 20 May 2013 - £2507.19		
055221Q000	PERSONAL PENSION PLAN	17 February 2014
Total Fund Value as at 20 May 2013 - £33784.83		
055221Q200	PERSONAL PENSION PLAN	17 February 2014
Total Fund Value as at 20 May 2013 - £15353.70		

*Handwritten note: £ = 51645.72*

We previously wrote to you about your retirement and provided information on the options that are available to you. It is important to consider all of your options to help you turn your pension savings into a retirement income.

The most common way of providing an income is to purchase an annuity. An annuity is a financial product where you use all or some of your pension savings to buy a guaranteed income for the rest of your life.

The amount of income you receive can depend on various factors and you should ideally seek advice. For example you may be eligible for an enhanced or impaired annuity which could increase your income.

HSBC are unable to offer an enhanced or impaired annuity so we would encourage you to shop around to make sure you buy the right type of annuity for your circumstances.

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