



3 May 2013

**PRIVATE AND CONFIDENTIAL**

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Our ref: 089/DD/NM906411D/JLT7002064

Dear Sir/Madam

**Home Retail Group Pension Scheme ("the Scheme")**

**Member Name: Mr R E Howell    NI Number: NM906411D**

Thank you for your sending us the completed documents. We note however that the guarantee period expired on 7 September 2012.

Under current regulations, the Scheme is only obliged to provide one transfer value quotation in any twelve month period and transfer value details were provided on 8 June 2012 to the member. In order to provide an up-dated transfer value figure we require a fee of £175.00 plus VAT. Please forward your cheque, payable to Jardine Lloyd Thompson Benefit Solutions Limited, to the office using the above address.

Alternatively, please request a transfer value again after the twelve month period has elapsed.

If you require any further information or have any questions please contact our UK based Pensions Support Team on **0845 072 6772**. Lines are open between 9.00am and 5.00pm, Monday to Friday. Calls may be recorded and monitored for quality purposes. In order for us to deal with your enquiry promptly, please have the member's National Insurance number ready. Please quote the reference above, together with the member's full name, National Insurance number and the Scheme name in any other correspondence.

Yours faithfully

**Richard Solomon**  
**Operations Director**