



Michelle Lunnon
Bespoke Pension Services
Daws House
33-35 Daws Lane
London
NW7 4SD

23 April 2014

Dear Michelle

Pension Transfer

Thank you for your request to transfer Mrs Cran's pension benefits to the TBGBM Pension Fund.

In line with guidance received across the industry from Her Majesty's Revenue and Customs (HMRC) and The Pension Regulator (TPR), we have introduced extra due diligence procedures to our transfer process. This is to ensure we are acting in the best interests of our plan holders by transferring their pension benefits only to fully registered schemes and that the proposed transfer will be used for the sole purpose of providing authorised pension benefits on retirement.

Therefore, to enable us to assess your request, please send a copy of the establishing scheme documentation such as Trust and Rules, to the address at the bottom of this letter.

If you have any questions, please call us on **0114 208 8703**.

Yours sincerely

A handwritten signature in black ink, appearing to read "Andy Curran".

Andy Curran
Pensions and Investments Director

Any questions?

You can contact us on

Tel: 0114 208 8703

Fax: 0845 304 1122

We are open 9am to 5pm
Monday to Friday

We may record or monitor your call

Policy number
8587336UU

Policy holder
Mrs A Cran

Aviva
Norwich Business Capture Centre
PO Box 520 Norwich NR1 3WG