

The co-operative investments

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Our ref: CSC/Transfers/WO1181/D

Date: 17th February 2015

Dear Mr Murray

CIS Pension Policy Number: 8254814

Thank you for your request to continue with the transfer your CIS Pension policy to the TJM Retirement Plan.

The Pensions Regulator has recently issued new guidance on making pension transfer payments which sets out a number of checks for us to perform before making transfer payments. The checks are designed to ensure that your pension savings will be used for the purpose they were intended, to provide you with benefits in your retirement.

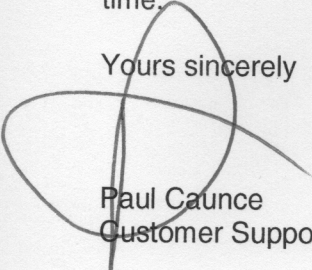
To help you understand the risks, we enclose a booklet, produced in partnership by a number of government organisations setting out what you need to watch out for and the implications. You can find out more from the Pensions Regulator (www.thepensionsregulator.gov.uk) or from the Pensions Advisory Service (www.pensionsadvisoryservice.org.uk).

To help us complete our checks we attach a list of the information we require. You may find that you need to contact your receiving scheme for much of the information. We appreciate that we are asking for a lot of information but we hope that you understand that this has become a necessary step in the process. If you are unable to provide any of the information listed, please provide a reason why?

We also ask that you complete and return the enclosed declaration which asks you to make certain confirmations and that you understand the tax implications.

Upon receipt of all the information we will complete our assessment and let you know if we are able to continue with your transfer request. Please note that if we are not able to continue with your transfer request to the above scheme you may ask for a transfer to another scheme. We already hold information on many schemes and we may not need to ask for such detailed information next time.

Yours sincerely



Paul Caunce
Customer Support Centre, Life and Savings