

Gina Reidy
Bespoke Pension Services
Daws House
33-35 Daws Lane
London
NW7 4SD

Please address any replies to:
Dept ref : CSD PP R&T ARN
Your ref : 3301-30382-0
Telephone : 0870 241 6996

Date : 2 December 2014

Dear Gina

Transfer of Mrs Angela Lesley Ruffell's benefits
Personal Pension Plan: P10928-421-DL / 001
Date of Birth: 7 February 1965
National Insurance No: NE453268A

Thank you for your recent request to transfer the benefits from Mrs Ruffell's pension plan. I apologise for the delay in responding to you.

I confirm we've telegraphically transferred the sum of £99,865.37, which represents the final claim value, as requested. Please note that this payment will reach your account in three working days.

We're giving the following information to enable you to accept this transfer payment;

Total value of transfer	£99,865.37
Total value of non protected rights	£38,676.68
Total value of former protected rights	£61,188.69

- This payment has been made as a transfer value, so it's not included in the lifetime allowance calculation.
- This payment is made from a pension scheme automatically registered under Chapter 2 Part 4 of the Finance Act 2004 (as amended). Our registered number is 00605305RN.
- This plan doesn't form part of a bankruptcy order.
- This is a full fund transfer and no tax free cash has been paid.
- Our records indicate this plan isn't subject to a Pension Sharing Order or any Earmarking Order, however, you may wish to contact your new customer to confirm this information is still correct.

We've given all the information needed to accept this transfer payment in our previous letter. As stated in the letter it isn't our policy to complete other providers' application forms.

Zurich Assurance Ltd
Tricentre One, New Bridge Square
Swindon SN1 1HN
Telephone: 01793 514514



If you've any questions, please contact us on 0870 241 6996. Our lines are open from 8am to 6pm Monday to Friday – we'll be happy to help.

Yours sincerely

Sam Campbell
Customer Services

Copies to: Mrs Angela Lesley Ruffell
The Penny Group London Llp

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