

Your ref: Bowers

Scottish Widows
Retirement Account Team 3
PO Box 28090
15 Dalkeith Road
Edinburgh
EH16 5UG

Bowers SSAS
C/O Pension Practitioner.com
Daws House, 33-35 Daws Lane
LONDON
NW7 4SD

Telephone: 03457 166 733
Fax: 0131 655 7004
www.scottishwidows.co.uk

12 Jan. 17

Dear Sir/Madam,

Scottish Widows Retirement Account - 40617131

We have arranged a transfer from the above Retirement Account to Pension Practitioner.com. Payment of the amount has been made by Direct Credit.

Details of the transfer are provided below:

Name: Mr Malcolm Bowers
Date of birth: 04/02/1949

Total Transfer Value: £348,277.70

Total Uncrystallised Value: £219,480.02

Total Crystallised Value: £128,797.68

The transfer will be sent in four payments of:

Uncrystallised	- £219,479.29 and £0.73
Crystallised	- £68,077.52 and £60,720.16

The payment has been made to:

Sort code: 23-05-80
Bank account: 22122134
Account Name: Bowers SSAS
Payment Reference: Bowers

Original Value Crystallised: £139,537.57
Tax Free Cash Paid: £34,884.38
Date amount Crystallised: 28/05/2012

Next GAD Review Date: 28/05/2018

GAD Limit: £10,828.59

Income paid this Pension year: £4,437.28

Income paid this Tax year: £5,546.60

Taxes paid: £1,109.20

Tax code BR

£104,653.19 has been crystallised to provide retirement income (capped drawdown); this, together with any associated Pension Commencement Lump Sums, represented 9.30% of the Standard Lifetime Allowance.

We confirm that the Transfer Amount has been transferred from the Scottish Widows Appropriate Personal Pension Scheme, a registered pension scheme as defined in Part 4 of the Finance Act 2004. The Pension Scheme Tax Reference (PSTR) is 00605435RH.

This has not been part of a Phased Drawdown Policy.

This has not been part of inheritance from a previous member.

There is no pension sharing order attached to this policy.

If you have any questions please call us on 03457 166 733. We may record and monitor your call to help us improve our service.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Louise Grant'.

Louise Grant
Customer Services