



**ST. JAMES'S PLACE**  
**WEALTH MANAGEMENT**

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Pension Practitioner.Com  
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Our Ref: SJP/AR  
18 April 2013

Dear Client

**Retirement Plan 24D85L53**

Thank you for your automatic transfer request which will take effect from 12 April 2013.  
The information overleaf provides you with further details.

If you have any questions on this or any other matter please contact your St. James's Place  
Partner Andy Barrett or our Administration Centre on 0800 027 1030.

Yours faithfully

Will Alterman  
Divisional Director

**Your automatic transfer request has been set up as follows:**

**Units will be transferred from the undernoted funds on 12 April 2013 and then every month for a total of 4 transfers.**

<b>Exempt Money Market Fund</b>	<b>25%</b>
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**The amount realised will be invested in the following funds:**

<b>Exempt AXA Framlington Managed Fund</b>	<b>14%</b>
<b>Exempt Continental European Fund</b>	<b>10%</b>
<b>Exempt Far East Fund</b>	<b>20%</b>
<b>Exempt Global Emerging Mkt Fund</b>	<b>19%</b>
<b>Exempt Global Equity Income Fund</b>	<b>12%</b>
<b>Exempt UK Equity Fund</b>	<b>14%</b>
<b>Exempt Worldwide Managed Fund</b>	<b>11%</b>

**For the funds you have selected, the costs of managing and maintaining the investments each year, are:**

<b>Exempt AXA Framlington Managed Fund</b>	<b>0.460%</b>
<b>Exempt Continental European Fund</b>	<b>0.850%</b>
<b>Exempt Far East Fund</b>	<b>0.380%</b>
<b>Exempt Global Emerging Mkt Fund</b>	<b>0.740%</b>
<b>Exempt Global Equity Income Fund</b>	<b>0.460%</b>
<b>Exempt UK Equity Fund</b>	<b>0.460%</b>
<b>Exempt Worldwide Managed Fund</b>	<b>0.840%</b>