

09 August 2013

Dear Mrs Stephens,

We have been notified that you wish to transfer an existing pension scheme(s) into your small self administered pension scheme.

You have neither sought nor been given any pension transfer advice or information from Pension Practitioner or any of its employees or representatives on the subject of pension transfers

You should check that there are no benefits you are losing as a result of a pension transfer, such as a higher tax free cash entitlement or enhanced pension income. The new pension "simplification" rules from April 2006 could affect your decision to transfer. For example, if you have taken out enhanced protection then paying a contribution or making a partial transfer could negate this protection.

Pension Practitioner .Com does not provide advice in connection with the transfer in or out of pension benefits to and from registered schemes. We will administer any transfer in or out from your SSAS in accordance with our terms of business and we recommend that you obtain financial and investment advice from a person or firm regulated to do so before transferring pension benefits.

Yours sincerely

Brad Davis
For Pension Practitioner .Com

I confirm that I have read and understand the contents of this letter.

Signed: CD Stephens.....

Date: 12/08/13.....