



23 February 2017
Our Ref: Amex/ 55802

STRICTLY PRIVATE & CONFIDENTIAL

Ms E McAlister
Pension Practitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

**American Express
UK Pension Plan**

Administered by
Conduent HR Services
Building 12, Unit D
Vantage Point Business Village
Mitcheldean
Gloucestershire
GL17 0DD

Tel: 0330 123 9584
Fax: 0117 9101 141

www.americanexpress.co.uk

Dear Ms McAlister

THE AMERICAN EXPRESS UK PENSION PLAN LJ JONES NA373920B

Conduent HR Services are the administrators of the American Express UK Pension Plan.

We refer to your letter dated 3 February 2017 regarding the above member. We have reviewed the documents received and note the Member and Receiving Scheme Forms were not enclosed.

If the member wishes to transfer their benefits to another UK registered pension scheme, the member must make a valid, written application to the Trustees of the Plan, (this being the Transfer Application Form enclosed in the transfer pack) to be received no later than the 'Guarantee end date' shown in the Statement of Entitlement. In this case the guaranteed end date was 31 October 2016.

Once the guarantee period has expired, the member will no longer be entitled to apply for the guaranteed cash equivalent amount shown on the Statement issued to be paid to another pension arrangement.

The member may make further applications for a revised Statement of Entitlement, however you should note that an application made within 12 months of any previous Statement is subject to prior payment of a standard charge. The charge for a revised statement is £240.00. If the member wishes to proceed with the transfer please forward a cheque made payable to "The American Express UK Pension Plan" and we will arrange for a further transfer pack to be issued.

We trust this clarifies the current situation.

Yours sincerely

Clare Neville-Dove
Conduent HR Services
Helpline Number: 0330 1239 584