

Friends Life and Pensions Limited Po Box 1550, Milford, Salisbury, SP1 2TW Telephone 0845 6029199 Fax 01306 740150 Calls may be recorded for training and audit purposes

Pemsion Practitioner Daws House 33-35 Daws Lane London NW7 4SD

Date: 02/06/2015

Dear Sirs,

Pension Scheme No: 591069976

Member: Mark Noakes

Having reviewed this case, we are prepared to proceed with the transfer based on the information provided.

However, please note that following the surrender of the policy and payment of the transfer to the receiving scheme, Friends Life will be discharged of all liabilities in relation to the policy and will not bear any future liability for claims (financial or otherwise) including any tax charges imposed by HMRC arising from the transfer.

Yours sincerely

Sandesh Wagh

Dept: Pensions Transfer Team