



Friends Life and Pensions Limited
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Calls may be recorded for training and audit purposes

Pension Practitioner.Com
Daws House
33-35 Daws Lane
London
NW7 4SD

Date: 06/03/2015

Pension Scheme: 591069976

Member: Mr Mark Noakes

Dear Sirs

Thank you for your letter dated 12 January 2015.

In order to protect our customers, when we are asked to process a transfer, we have a duty to undertake some due diligence about the receiving scheme, beyond simply determining whether the scheme is registered with HM Revenue & Customs (HMRC). This is especially so given the recent publicity relating to non-insured pension schemes offering early release of benefits or speculative high-risk investments. Transfers to these schemes are often encouraged by incentives such as cash payments or loans.

Following our due diligence checks and enquiries, we believe that Pension Pracitioner.Com is not registered with the Financial Conduct Authority (FCA) and the FCA registration number provided for Pension Pracitioner.Com is not correct.

We therefore consider that if we were to authorise the transfer and the customer subsequently suffered a loss, there would be a risk that we would be liable to the customer for such losses. As such I confirm that we are not prepared to authorise the transfer as requested and will be informing the member accordingly and recommending that he takes independent financial and/or legal advice.

If you have any questions about this letter please write to us at the above address.

Yours sincerely

Vikas Sapkal

Vikas Sapkal
Dept: Pensions Transfer Team

Friends Life is a business name of certain companies in the Friends Life group including the following companies:
Friends Life Limited Company number 4096141, **Friends Life and Pensions Limited** Company number 475201.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Friends Life Services Limited Company number 3424940, **Friends Life Investment Solutions Limited** Company number 6389025.
Authorised and regulated by the Financial Conduct Authority.

Each company is registered in England and Wales with a registered office at Pixham End, Dorking, Surrey RH4 1QA.

Friends Life is a registered trade mark of the Friends Life group. www.friendslifegroup.com