

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

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

Date: 31-03-2015

Dear Gina,

Pension Policy No: 591081604

Member: M Noakes

Thank you for your letter of 11 March 2015.

We acknowledge that Pension Practitioner.Com has interim permission on the Consumer Credit Register, however Pension Practioner.Com is not authorised and regulated by the Financial Conduct Authority (FCA), as stated on your company headed paper.

This clarification does not change our decision to decline the transfer at this time.

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

Yours sincerely

Dwipannita Roy

Dwipannita Roy

Dept: Pensions Transfer Team