



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

Mr M Noakes
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Date: 06/03/2015
Pension Scheme: 591069976

Member: Mr M Noakes

We understand that you are thinking of transferring the fund value of your pension plan to the IPM Facilities Pension Scheme.

Following a detailed review of your transfer request, we believe that a transfer to this scheme may lead to your pension savings being put at risk. 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. There may also be further risks to your pension savings such as high risk investment opportunities offering unrealistic rates of return.

Therefore, we are sorry that we are unable to proceed with the transfer payment and we recommend you seek independent financial and/or legal advice.

Please find enclosed an awareness campaign leaflets that were published by the Pensions Regulator and the FCA.

The FCA regulates firms providing financial advice – the FCA's register at <http://www.fsa.gov.uk/fsaregister> provides further details. If a firm or individual is not regulated by the FCA you will not have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme (FSCS) if things go wrong. The Money Advice Service publishes a consumer factsheet, 'Getting financial advice', which is available on its website www.moneyadviceservice.org.uk. If you do not have a financial adviser you can visit www.unbiased.co.uk for details of financial advisers in your area.

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