Zurich Assurance Ltd UK Life Centre, Station Road Swindon SN1 1EL Telephone: 01793 514514



Brad Davis Pension Practitioner Daws House 33-35 Daws Lane London NW7 4SD Please address any replies to: Dept ref : CSD PP R&T CG Telephone : 0870 241 6996

Date

: 13 December 2010

Dear Brad

Mr Roydon Wiggins' Personal Pension Plan: P13497-061-DL 001 Date of Birth: 28 November 1958

I refer to our previous letters dated 7 September 2010 and 15 November 2010 concerning Mr Wiggins' transfer of benefits to your scheme. In the rest of my letter I will detail some important information.

To date, we still do not appear to have received a response from you. Please confirm as soon as possible why the transfer amount of £505.80 was returned to us. We require the explanation in writing.

We look forward to hearing from you. Of course, if you have any questions, please call us on 0870 241 6996; we'll be happy to help.

Yours sincerely

Sam Campbell Customer Services

Copy to: D P C Financial Services Limited