



AXA UK Group Pension Scheme

Mercer Limited
5 Bedford Park
Croydon CR0 2AQ
Tel 020 8260 4651
Fax 020 8260 4755
www.uk.mercer.com

29 November 2010

Mr Brad Davis
Pension Practitioner
Daws House
33-35 Daws Lane
London
NW7 4SD

Private and Confidential

Dear Mr Davis

Subject: AXA INSURANCE PLC PROVINCIAL SECTION

Member name: MISS SJ NICHOLSON (Date of birth: 09.02.1974)

Our reference: General - 6032960

I refer to your recent correspondence dated 25 October 2010 and a subsequent telephone conversation on 22 November 2010.

I can confirm we have forwarded the request to our Actuarial Department for the calculation of the transfer value. We will contact you again as soon as this information is received.

Please note that before we can proceed with the transfer we require:

- Confirmation from Miss Nicholson in writing that she has taken financial advice (along with details of her IFA's SIB/FSA number and name) OR confirmation that she has not taken advice but understands the implications of transferring her benefits out of the scheme.

If you have any queries please do not hesitate to contact me.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Jemma Byrne'.

Jemma Byrne