

Your Ref: Mr Malcolm Corcoran

Scottish Widows
Retirement Account Team 3
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15 July 2014

Dear Sir/Madam,

Scottish Widows Retirement Account

Thank you for your recent request to transfer the fund value of the above member's Scottish Widow Pension to The Malcolm Corcoran Associates Pension Scheme.

We regret that Scottish Widows have taken the decision not to transfer any scheme funds to The Malcolm Corcoran Associates Pension Scheme and therefore we are sorry that we are unable to proceed with the transfer payment on this occasion.

The decision has been communicated to the member and we will only discuss the reasons for the decision direct with the member.

Yours faithfully



Louise Grant
Customer Services