

Scottish Widows
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18 December 2014

Dear Sir or Madam

Scottish Widows Retirement Account - 40375729 – Mr Malcolm Corcoran

Thank you for your recent request to transfer the fund value of the above member's Scottish Widows pension to Malcolm Corcoran Associates Pension Scheme with PensionPractitioner.com.

We regret that Scottish Widows have taken the decision not to transfer any scheme funds to Malcolm Corcoran Associates Pension Scheme with PensionPractitioner.com 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