



WOLF

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Private and Confidential

Mr C M Denton
19 Huntington Road
Coxheath
Maidstone
Kent
ME17 4DY

7 May 2013

Dear Mr Denton

Subject: Wolseley Group Retirement Benefits Plan
Your reference: Transfer out of benefits - 8330099

Thank you for your enquiry regarding the transfer of your pension benefits to your current employer's pension scheme.

Please note that if you transfer your benefits there is a possibility of exceeding the Annual Allowance limit. You should ask your financial adviser about this. In this connection, the Pension Input Period for Wolseley Group Retirement Benefits Plan ends on 31 December annually.

This statement is based on the information currently held by the administrator of the scheme and is produced for information only. It is not proof of entitlement and confers no right to benefits. All benefits must be calculated and paid only in accordance with the trust deed and rules of the scheme and UK and European law, and are therefore subject to review before payment.

If you do decide to go ahead with the transfer please bear in mind that the transfer value is guaranteed until 6 August 2013. This amount will be paid to your current employer's pension scheme provided that you apply in writing for the transfer by that date. If you do not apply for a transfer by 6 August 2013 your right to the guaranteed amount will be lost. You will not then be able to apply for a further guaranteed transfer value until 8 March 2014.

If you will be transferring to a personal pension scheme, stakeholder pension scheme or other individual pensions arrangement, please would you ask your advisor to –

- confirm to Mercer Limited that the transfer will be made on the adviser's agency; and
- provide Mercer Limited with the adviser's SIB/FSA agency number.

Easycash

HALIFAX



4844 3142 1970 9919

4844

VALID FROM ▶ 06/13 EXPIRES END ▶ 05/16

MR CARL M DENTON
110510 11359367

CARD NUMBER ACCOUNT NUMBER

VISA
ELECTRON