

Mailing 0001127

12 November 2014

Our reference: SC\0023098965

Your reference: Michelle Lunnon/Brad Davi

Pension Practitioner. Com

Daws House 33-35 Daws Lane

London NW7 4SD Policyholder(s): Mrs Miller Policy number(s): 91972200

Dear Sir/Madam

We recently received a request from Mrs Heather Miller to transfer their ReAssure pension policy to the Miller SSAS.

The Government, HM Revenue & Customs (HMRC), the Financial Conduct Authority (FCA) and The Pensions Regulator (TPR) are all becoming increasingly concerned about pension transfers. As ReAssure is committed to protecting its customers' money, this has meant that we have introduced extra due diligence procedures into our pension transfer process.

Following our due diligence checks, we will not be proceeding with the requested transfer.

Our decision has been made with the intention of securing our customers' interests and we have written to Mrs Miller to explain our decision.

If you need to speak to us about this please call 0800 073 1777, between 8.30am to 5.30pm, Mondays to Fridays not including bank holidays.

Yours faithfully

Sharon Cromie

Policy Admin Telford