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Ms J Cooper  
Black Swan Capital Ltd  
18A Tower 42  
25 Old Broad Street  
LONDON EC2N 1HQ

8 July 2019

Tel. No. 0345 166 777  
Fax No. 0131 655 70043

Dear Mr Vivian

Policy Number: 6570023/1-3 - MR NC VIVIAN

Thank you for your letter of 2<sup>nd</sup> July.

I can confirm that we have amended Mr Vivian's annuity record to show a lifetime allowance percentage of 1.31%. This is based on the fund value at settlement of £16,384.95.

Yours sincerely

*Stephen Lennon*

Stephen Lennon  
Customer Services

Your Customer Services Team can be contacted on 0345 166 777.