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25th January 2010

Dear Gavin

Re: New Horizons RBS - Paul Dawson, Geoff Spiller & Mark Stevens.

Further to our recent correspondence regarding the above scheme, please find enclosed the discharge forms to enable the three individuals to transfer money from their existing pension contracts to the New Horizons Retirement Benefit Scheme.

As you are aware both Paul and Mark are to transfer £30,000 and Geoff £96,666.

Regarding Paul's Zurich Life discharge form, I would be grateful if you could kindly arrange to have the receiving scheme details in sections 2 and 3 together with the bank account details in section 4 completed and the form forward to Zurich Assurance along with the enclosed letter as soon as possible.

Both Geoff's and Mark's forms also require the receiving scheme details and bank details completed. Again, I would be grateful if you could arrange to have these added to the forms and forwarded to the relevant companies for processing.

As requested, I have enclosed a copy of Geoff's enhanced protection certificate for your records.

I trust you these to be in order, however, should you have any queries please do not hesitate to contact me.

Yours sincerely