Our ref: NW/43101

6 November 2017

Private & Confidential Ms E Dane Cranfords 48 Chorley New Road

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Dear Ms Dane

Plan number: PP4 005801535 Plan holder: Mr P B Beauchamp

I refer to your telephone conversation with Philip Rutherford on 3 November 2017.

Your comments will be taken into consideration and a further response will be sent to you.

If you have any queries regarding your complaint, please contact us on 0808 171 2606 or by email to complaints@omwealth.com We will be responding to you as soon as possible.

Yours sincerely

Joanne Ward

Service Assurance Manager

Old Mutual Wealth