

**Private & Confidential**

The Company Secretary  
Flutterby Enterprise Ltd  
Pension Practitioner.com Limited  
Daws House, 33-35 Daws Lane,  
London  
NW7 4SD

1 March 2017

Dear Sirs

**Individual Pension Plan Number: 5240658G - S Milliner**

We are unable to proceed with the transfer of the above policy as our due diligence checks have not shown that a transfer can take place. This is because the scheme documents we have received do not confirm that the scheme is in compliance with pension regulations and legally constitutes a pension scheme.

If you have any queries or require any further information, please telephone us on **0345 7883333** (+44 **117 929 0290** if calling from outside the UK), fax us on **0345 6011761** or write to us at PO Box 28121, 15 Dalkeith Road, Edinburgh, EH16 9AS.

Yours faithfully



Peter Inman

**Head of Function**

**Insurance Customer Delivery**

(D) \$HBOS FS IYCC Settlements 8764964