

PO Box 28091 15 Dalkeith Road Edinburgh EH16 5XZ

SIR/MADAM
PENSIONPRACTITIONER.COM
DAWS HOUSE
33-35 DAWS LANE
LONDON

NW7 4SD

DEAR SIR/MADAM

REFERENCE NO: Q72438W N W Elphick - NW852729A

Please find attached a cheque for the above

Scottish Widows plc. Registered in Scotland No. 199549. Registered Office in the United Kingdom at 69 Morrison Street, Edinburgh EH3 8YF. Tel: 0131 655 6000.

Scottish Widows plc is a member of the Scottish Widows and Lloyds Bank Marketing Group, members of which carry on the business and services associated with life assurance, pensions and investments.

Scottish Widows plc acts as the processing and paying agent for Scottish Widows Annuities Limited.

Scottish Widows plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

