

Scottish Widows
PO Box 28091
15 Dalkeith Road
Edinburgh
EH16 5XZ
Textphone: 0845 300 2051

BRAD DAVIS
PENSIONPRACTITIONER.COM
DAWS HOUSE
33-35 DAWS LANE
LONDON

Helpline: 0845 300 44 55

Your Ref: NW852729A

Our Ref: 025

NW7 4SD

Date 13th April 2015

Dear Sir/Madam

Policy Number: Q72438W
Policy Type: PERSONAL PENSION PLAN
Life Assured: Mr N W Elphick

We are sending you a cheque for £33,639.83 made out to Verity & Beverley Ltd Pension under separate cover, in respect of the transfer value for this policy. This payment fully discharges our liability under the policy listed above.

The valuation was made on 31st March 2015 when we calculated the figure as £33,639.83

We regret that it is no longer our practice to complete questionnaires. We receive a large number of requests of this type and they are often in different formats. To simplify matters we have a standard format for providing the information for which we are most often asked.

I can confirm that the above policy is a registered pension scheme, as defined in Part 4 of the Finance Act 2004 under reference 00621762RD.

A court order has not been issued earmarking a pension or a lump payment to a divorced spouse.

The client has not applied for either primary or enhanced protection and no crystallisation event has yet taken place for this policy.

If you have any queries or need any more information, please call our Customer Helpline on the number above, and we will be happy to help you. If you could have the policy number available, this would help us answer your query quickly.

If you need to write to us, could you please make sure that you quote the policy number and a daytime telephone number in case we need to contact you to clarify anything.

Yours sincerely

A handwritten signature in black ink, appearing to read 'J. Cochrane', with a stylized, flowing script.

Jennifer Cochrane
Client Service Manager