

Scottish Widows plc
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30 January, 2015

PRIVATE & CONFIDENTIAL
Pensionpractitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

Dear Sir Madam


POLICY NUMBER(s): **Q72438W**
POLICY HOLDER: **Nathan Elphick**

Thank you for your recent request to transfer the fund value of the above member's Scottish Widows pension to Pensionpractitioner.com.

We regret that Scottish Widows have taken the decision not to transfer any scheme funds to Pensionpractitioner.com and therefore we are sorry that we are unable to proceed with the transfer payment on this occasion.

The decision has been communicated to the member and we will only discuss the reasons for the decision direct with the member.

Yours faithfully



Jackie Matthews
Customer Services Manager