

Ian McInnes
Clavel #322
Col. Palo Alto
Zamora, C.P.59618
Michoacán, MEXICO
15 March 2016

ian.mcinnnes@yahoo.com.mx

National Insurance Number: **XX 99 99 99 X**

Scottish Widows
15 Dalkeith Road
Edinburgh EH16 5WL

Personal Pension Plan: **P56879Q**
S2P Replacement Plan: **N80803X**
Stakeholder Pension Plan: **7410049**

Due to nonpayment of an Army pension that I should have received over six months ago (as a result of misconduct by Equiniti Paymaster, the paying agent), I must take a lump sum from the above plans. I understand that from the age of 55, I can take 25% tax free (I was 60 on 13th September 2015). Obviously, I would like to avoid paying tax on any excess amount.

I am a permanent resident of Mexico, and have been living here continuously for over 10 years. I do not have any investments or other form of income from the UK, and am no longer in Self Assessment. I would like to take the maximum tax-free sum (this would presumably be 25% plus the basic single person's allowance). I hope that this can be done before the 5th April (within this tax year).

The address of my bank is:

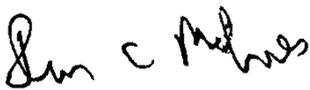
HSBC, Madero Sur #355, Col. Centro, C.P. 59600, Zamora, Michoacán, Mexico.

My account number is:4032956468 in the name of:Ian Clive McInnes. The CLABE (number to use for international transactions) is: 021535040329564689.

These details were used by Scottish Widows in response to a letter of 2nd December 2013 in the surrender of an OEIC (11215134) and a Mortgage Plan (K168358K).

I can be contacted on the above email address. Please advise me on this matter, and whether you would accept a signed fax, as sending a letter by courier would be very expensive. I cannot receive fax, but can provide a contact telephone number if you wish. Please do not use post, as it takes around three months!

Yours sincerely,



Ian McInnes.