

Private & Confidential

Ian McInnes
Clavel #322
Col. Palo Alto
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Our Ref: NUPC Corporate Quotes

Dear Mr McInnes

Policy Number: 7410049

Thank you for your recent enquiry.

Our current process for an encashment on a policy is paperless and would normally incur a telephone conversation with our retirement specialists to speak about options and start the process. If you wish to call us noting that our UK working hours for the calls are 08.00-18.00 we can assist you with your enquiries, alternatively we can arrange a call back for you (please note that we cannot guarantee what time in the day we would place the call but will try to accommodate a reasonable time given your location.

If you fully wish to encash a policy, this can be done via our website and indeed for all options on your policy, the website offers a lot of information. Please see www.scottishwidows.co.uk and follow the Retirement Options.

Under UK legislation we must verify all parties we pay money to and we may require Identification and Verification documents from yourself to enable any encashment

If you have any queries, please contact one of our Customer Service Consultants on +44 131 655 6000.

Yours Sincerely

Hazel Weir
NUPC Individual Quotes