Our ref

Client name

Client address

Date

Dear \*\*\*\*\*\*\*

**Subject: Acceptance of Insistent Client Letter**

I write to confirm that we accept your instruction to manage the transfer of your Scottish Widows Defined Benefit to a Personal Arrangement.

I can confirm that this does not change our advice and I would still insist that due to the growth required from the personal arrangement to match the benefits available from the Scottish Widows scheme you are likely to be financially disadvantaged in proceeding with the transfer.

I confirm that although we will recommend a suitable provider and investment for the alternative scheme, we will not accept responsibility for the decision to transfer.

Should you have any questions or wish to discuss the reasons why we have recommended that you should not transfer please don’t hesitate to contact me.

Yours sincerely

**Financial Planner**