Note ; FOS only rarely accepts that a transaction might be on an insistent client basis, so this is only to be used as a last resort.

Date

**Re: Transfer of Defined Benefit Pension**

I can confirm that I have read and understood your advice detailed in your report dated \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\* with regards to the potential transfer of my Defined Benefit Pension with Scottish Widows.

I acknowledge that you have advised that I retain my benefits, however, I wish to transfer my Defined Benefit Pension with Scottish Widows to a Personal Arrangement. I understand and confirm that by insisting that I transfer away from the scheme, I am acting against your recommendations.

I accept full responsibility for any impact of the transfer and confirm that you have fully explained to me that by going against your advice I may be financially disadvantaged in the future, however, I still wish to proceed on the basis that I understand the risks involved in proceeding with the course of action.

I would appreciate it if you could recommend a suitable pension and investment strategy for the proceeds of the transfer.

Kind Regards,

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James Bond