

Mr David Ingram
Grant Thornton UK LLP
30 Finsbury Square
London
EC2P 2YU

Please address any replies to:
Life Information and Ownership
Dept ref : CSD-TEO SF
Telephone : 0870 241 6945
Your ref : DAI/JFB/SAP/AMW/Y03049

Date : ~~30 July 2015~~
8/9 Aug 2011

Dear Mr Ingram

Adaptable Life Plan : 693-978-DPS
Mr Scott Gordon Young

Thank you for your letter dated 25 July 2011 asking us to surrender this plan and send the proceeds for the credit of the Insolvency Services account. First of all, please accept our apologies for the delay in replying to you.

We are unable to accept your authority to surrender this plan as it is currently held subject to a Trust. I enclose a copy of the letter we originally sent to you in October 2010, which confirms our understanding that you will need to apply to the court for the trust to be set aside. We will need to see the documentation confirming this before we can remove the trust.

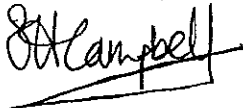
I'm also enclosing a copy of the trust, the trust provisions and a current value statement for this plan.

I confirm that this is the only plan held by Mr Young.

If you need more information

Please call us on 0870 241 6945, quoting the plan number. Our lines are open between 8am and 6pm Monday to Friday - we'll be happy to help.

Yours sincerely



Sam Campbell
Customer Services

Enclosed: Copy letter
Copy of Trust
Current value Statement



Grant Thornton

Our Ref DAI/JFB/SAP/AMW/Y03049

Zurich Assurance Ltd
UK Life Centre
Station Road
Swindon
SN1 1EL

GU

CSD - CMDR RECEIVED	
(R) ID	TEAM
28 JUL 2011	
TASK ID	TASK CODE
DIRECT	

25 July 2011

By post and facsimile only 0207 655 2076

Dear Sirs

Scot Gordon Young – in Bankruptcy (the Bankrupt)
RE Adaptable Life Plan 693-978-DPS 203

I refer to your telephone conversation with my colleague Josh Miers, on 20 July 2011

As stated during that conversation, I was appointed joint trustee of the Bankrupt, along with Michael Gerrard, on 17 June 2010. Please find attached copies of the Bankruptcy Order and Certificate of Appointment, as requested.

I am aware that Mr Young, date of birth 10 January 1962, has an Adaptable Life Plan with Zurich Assurance Ltd, reference 693-978-DPS (the Plan). You have advised that the current value of the Plan is £17,753.24.

The Plan is an asset of the Bankruptcy estate. Please therefore arrange for it to be frozen with immediate effect and the entire balance transferred into the estate account, details as follows:

Account name GBS RE Insolvency Services Account
Account number 12256037
Sort Code 08-33-00
Reference BKT00086311 SCOT GORDON YOUNG (please note that this reference must be quoted to ensure that the correct account is credited)

Alternatively, please send a cheque for the balance, payable to "Scot Young – In Bankruptcy", to the above address.

Please contact Josh Miers on the details below prior to the transfer being made, to confirm that this request is being processed.

In addition, please provide full details of any other policies in which the Bankrupt holds or has held an interest, including:

- the policy number,
- the value of the policy at present or when realised,

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- the date upon which any policy was realised, and
- full details of the account to which the funds were paid

If you require further information or assistance please contact Josh Miers using the details below

Yours sincerely



David Ingram
Joint Trustee

T 020 7865 2134
F 020 7184 4308
E josh.w.miers@uk.gt.com