

The wording below has been drafted to help advisers and their clients document their use of the normal expenditure out of income exemption. Skandia accepts no responsibility for ensuring that it meets with an adviser's own regulatory requirements or that HM Revenue & Customs will agree a claim for normal expenditure out of income because this letter has been used.

Draft Letter to Donee

Date

Mr A B Cee
xxx Street
xxx Town
xxx County

Dear Mr Cee

Gift of £000,000 on (date)

I confirm that this annual gift:

- is made as part of my normal expenditure
- has not affected my usual standard of living
- has been made out of income.

I have attached a summary of my income and expenditure for 2010/11.

Yours sincerely

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