|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **07/10/2020** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **LOWE** | Forenames | **STEPHEN** |
| Date of birth | **07/10/1954** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse's date of birth | **03/03/1954** |
| Dependent child's date of birth |  |
| Date of joining company | **23/10/2002** |
| Date of joining scheme | **23/10/2002** |
| Target retirement date |  |

# Annual salary history for the plan year commencing 6 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **41,200** | **44,500** | **47,866** | **49,300** | **52,600** | **58,000** | **60,200** | **64,100** | **65,400** |

**Contribution history**

Total member's normal contributions **£ 39,222.40**

Total employer’s normal contributions **£ 62,755.84**

Total member's AVCs **£**

**Member’s Current Unit Holdings**

|  |  |  |  |
| --- | --- | --- | --- |
| **Fund** | **Member’s normal contributions**  **Unit Holdings** | **Employer’s normal contributions**  **Unit Holdings** | **Member’s AVCs**  **Unit Holdings** |
| Global Equity Fund | 6,147.6540 | 9,836.2464 |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund | 5,234.2226 | 8,374.7562 |  |
| Cash Fund | 5,523.9008 | 8,838.2413 |  |
| Lifestyle Fund |  |  |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.723 |
| Index Linked Bond Fund | 1.486 |
| Balanced Fund | 4.217 |
| Corporate Bond Fund | 2.734 |
| Cash Fund | 1.014 |

**Special circumstances / additional information**

Stephen Lowe has requested a quotation assuming he takes a tax-free lump sum of £22,500.00 (or 25% of the value of his Personal Retirement Account, if lower), with the balance being used to purchase a 50% joint life pension (based on the “Annuity Bureau” factors) using one of the following options:

1. Non-increasing
2. Increasing annually at the lower of RPI/3.0%

Stephen Lowe has additionally requested a quotation assuming he takes the entire proceeds of his Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum.

Stephen Lowe’s current available Lifetime Allowance is 73.56%.