|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **05/09/2022** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **SNOW** | Forenames | **HELEN** |
| Date of birth | **23/06/1960** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse's date of birth | **16/10/1960** |
| Child dependant’s date of birth |  |
| Date of joining company | **24/04/1998** |
| Date of joining scheme | **24/04/1998** |
| Target retirement date | **23/06/2023** |

# Annual salary history for the plan year commencing 6 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **45,500** | **47,800** | **49,825** | **50,900** | **52,350** | **54,000** | **56,700** | **58,500** | **59,950** |

**Contribution history**

Total member's normal contributions **£ 56,226.88**

Total employer’s normal contributions **£ 89,963.01**

Total member's AVCs **£ 67,889.45**

**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 |  |  |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund |  |  | 89,336.3151 |
| Lifestyle Fund | 44,399.6482 | 71,039.4371 |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.971 |
| Index Linked Bond Fund | 1.623 |
| Balanced Fund | 4.529 |
| Corporate Bond Fund | 2.907 |
| Cash Fund | 1.019 |

**Special circumstances / additional information**

Helen Snow has requested a quotation assuming she takes 25% of her fund at retirement as a tax-free cash sum. Helen Snow has asked for the remainder of her fund to be used to purchase an annuity using the “Annuity Bureau” factors. Helen Snow has requested annuity quotations for the following options:

1. Non-increasing (*50% joint life*)
2. Increasing annually at the lower of 3.0% / RPI (*50% joint life*)

Helen Snow has additionally requested a quotation assuming she takes the entire proceeds of her Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum.

Helen Snow’s current available Lifetime Allowance is 100.00%.