|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **09/09/2023** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **WADE** | Forenames | **ARTHUR** |
| Date of birth | **29/12/1962** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse's date of birth |  |
| Child dependant's date of birth |  |
| Date of joining company | **17/02/2004** |
| Date of joining scheme | **17/02/2004** |
| Target retirement date |  |

**Annual salary history for the plan year commencing 6 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
|  |  |  |  |  |  |  |  |  |
| **67,500** | **71,000** | **73,600** | **77,200** | **79,800** | **82,000** | **83,800** | **86,150** | **88,250** |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member's normal contributions **£ 64,200.82**

Total employer’s normal contributions **£ 102,721.32**

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 | 18,009.3419 | 28,814.9470 |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund | 5,333.0907 | 8,532.9451 |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund |  |  |  |
| Lifestyle Fund |  |  |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.941 |
| Index Linked Bond Fund | 1.607 |
| Balanced Fund | 4.322 |
| Corporate Bond Fund | 2.928 |
| Cash Fund | 1.012 |

**Special circumstances / additional information**

In recognition of the fact that Arthur Wade was willing to delay his retirement to help with the completion of an important project, the Company (with the consent of the Trustees) agreed to add an amount of £24,200.00 to his Personal Retirement Account at retirement. This amount is not included in the above figures.

Arthur Wade has requested quotations assuming (a) he takes 22.75% of the value of his Personal Retirement Account as a tax-free cash sum with the balance being used to purchase a single life annuity and (b) he does not take any tax-free cash sum and uses the whole of his Personal Retirement Account to purchase a single life annuity. The quotations for the single life annuities should be based on the “Annuity Bureau” factors and should be for the following options:

1. Non-increasing
2. Increasing annually at the lower of RPI / 2.5%

Arthur Wade has additionally requested a quotation assuming he takes the entire proceeds of his Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum (UFPLS).

Arthur Wade’s current available Lifetime Allowance is 100.00%.