|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **12/09/2023** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **HUMPHRIES** | Forenames | **STEPHANIE** |
| Date of birth | **09/12/1955** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse's date of birth |  |
| Child dependant’s date of birth |  |
| Date of joining company | **15/11/2004** |
| Date of joining scheme | **15/11/2004** |
| Target retirement date |  |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
|  |  |  |  |  |  |  |  |  |
| **47,000** | **49,200** | **52,250** | **55,600** | **58,350** | **61,000** | **61,660** | **62,250** | **63,125** |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member's normal contributions **£ 56,689.36**

Total employer’s normal contributions **£ 90,702.98**

Total member's AVCs **£ 54,200.50**

**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 | 9,221.8132 | 14,754.9011 | 12,365.8983 |
| Index Linked Bond Fund | 5,611.9842 | 8,979.1747 |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund | 8,343.2220 | 13,349.1552 |  |
| Cash Fund | 8,104.2318 | 12,966.7709 | 19,566.7754 |
| 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**

Stephanie Humphries has requested a quotation assuming she takes 17.50% of the value of her Personal Retirement Account at retirement as a tax-free cash sum, with the balance being used to purchase a single life annuity (based on the “Annuity Bureau” factors) using one of the following options:

1. Non-increasing
2. Increasing annually at the lower of RPI / 5.0%

Stephanie Humphries has additionally requested a quotation assuming she takes the entire proceeds of her Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum (UFPLS).

Stephanie Humphries’ current available Lifetime Allowance is 82.47%.