

Mr Sroka
145 ALNWICK ROAD
LEE
LONDON
SE12 9BX

63/015759

Plan

Dear Sir or Madam

Plan information request

Thank you for your request.

What we've done

We no longer complete individual questionnaires. Instead, we've looked at the various questionnaires we've received about transfers, and now provide answers to the most commonly asked questions in the attached summaries. The information is current as at the date of this letter but may change in the future.

We also enclose an illustration for the ages you've asked for. If you've not given us an age, the illustration will show what the planholder might receive on their planned retirement date.

If the planholder's age is within 12 months of their planned retirement date or the age you've asked for, we won't be able to give you projections. Instead, the illustration will show projections for the following year.

If you'd like a retirement quote, please contact us.

What to do if you want more information

We've set up online access for you, so all you need to do is go to www.aegon.co.uk/login and find the information you want, for example, if you want to see the contribution history paid to the plan or contributions for specific pension input periods.

Pension transfer

If the planholder wants to transfer:

- We can process transfers through the Origo Options transfer service, as long as the receiving provider is a member of the service.
- If the transfer can't be done through the Origo Options transfer service, please complete and return the enclosed transfer forms to us and attach the HM Revenue & Customs (HMRC) registration certificate for the receiving scheme which shows the Pension Scheme Tax Reference.

Before carrying out any transfers, we must carry out certain checks to make sure that we can send the transfer payment to the receiving scheme. We'll do this as quickly as we can, however we need all the relevant information before we can do this. So any delay in receiving this information may lead to a delay in completing the transfer or even declining the transfer request.

Contact us

Online services

aegon.co.uk/login

(go to Aegon and Scottish Equitable Pensions and Bonds)

If you're not registered online

aegon.co.uk/activate

Fill in a digital form

aegon.co.uk/request

Find out more online

aegon.co.uk

Phone

03456 10 00 10

Monday to Friday

Call charges will vary

Write to

Aegon,
Sunderland,
SR43 4DS

25 February 2023

Plan details

Plan number 8801030

Planholder Miroslaw Sroka

Contract type Flexible
Pension Plan

Our ref TQQ-519275

Documents enclosed

- Plan summary;
- Charges summary;
- Illustration; and
- Transfer forms

Yours faithfully

A handwritten signature in black ink, appearing to read 'Phil O'Shield', with a horizontal line underneath it.

Phil O'Shield
Customer Service Director
Customer Services

Follow us on Twitter @AegonUKCares

Plan summary

Personal details

Planholder name

Miroslaw Sroka

Date of birth

24/02/1977

Plan retirement date

24/02/2042

National Insurance Number

SE184043D

Plan details

Plan number

8801030

Start date

01/03/2013

Plan status:

Paid-up, no contributions are currently being received

Total contributions paid into the plan

£6,701.53 You can see the contribution history and more details for the plan at www.aegon.co.uk/login

Is there waiver of contribution cover under the plan?

Yes, it's an option but it hasn't been applied for

Does return of fund value apply on death?

Yes. You can find out more about how this works at www.aegon.co.uk/death-benefits

Is there life assurance benefit under the plan?

No

Does loyalty bonus currently apply?

No

Does fund bonus currently apply?

No

Does the plan have protected tax-free cash?

No

Is flexi-access drawdown allowed on the plan?

No

Are transfers in or any other contributions allowed?

Yes

Has the plan received any block or bulk transfers?

No

Does this planholder have enhanced or fixed protection?

No

Has the plan had any fund switches carried out in the last 6 months?

No

Does the plan have an earmarking order?

No

Does the plan have an existing Pension Sharing Order?

No

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Guarantees

Does the plan have a guaranteed minimum fund?

No

Does the plan have a guaranteed minimum annuity?

No

Does the plan have a guaranteed minimum pension or reference scheme test entitlement?

No

Does the plan have guaranteed annuity rates?

No

We've attached an illustration which details:

- Fund value;
- Transfer value;
- Illustration;
- Current investment split; and
- Any fund bonus, loyalty bonus, market value reduction (MVR), terminal bonus or smoothing adjustment, if it applies.

Charges summary

Net annual management charge (AMC)

0.40%

The net AMC is the regular premium AMC taking into account any applicable fund charge rebate or fund value rebate. It doesn't include any additional fund expenses or charges that may apply to certain funds.

Charges taken in the last 12 months

Charges after deducting rebates

Total net charges paid

£45.31

Charges before deducting rebates

Initial charge

£0.00

Establishment charge

£0.00

Explicit fund related commission

£0.00

Annual management charge

£113.55

Paid-up charge

£0.00

Plan fee

£0.00

Charge rebates

Fund value rebate

£0.00

Fund charge rebate

£68.24

More information on charges and rebates

Total net charges paid

This shows the total net charges paid in the last 12 months. When the policy start date is less than 12 months ago, this shows the total net charges from the policy start date.

Initial charge

Charge to cover the cost of commission being paid. This is deducted from the payments made to the plan before investment, rather than from the fund value.

Establishment charge

Charge to cover the cost of commission being paid to an adviser. Taken from the plan fund value.

Explicit fund related commission

This is a specific charge on the fund to pay for commission.

Annual management charge

The AMC taken in the last 12 months is the yearly charge to cover our costs and to pay the fund manager for managing your funds. This will include any additional fund expenses or charges that may apply to certain funds.

Paid-up charge

Yearly fee applied if the plan has been made paid-up because contributions have stopped.

Plan Fee

This is a charge to cover administration of your plan. Depending on the type of plan you have it may

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also be referred to as a policy charge or policy fee.

Fund value rebate amount

Depending on the plan you have this is either a yearly rebate applied to the plan when the plan value is more than £50,000, or a monthly rebate applied to the plan when certain conditions are met. This is shown as a yearly amount above.

Fund charge rebate amount

Depending on the plan you have this is either a yearly rebate applied to the plan, or a monthly rebate applied to the plan, shown as a yearly amount above.

Your illustration

A breakdown of your plan values

Your plan value at 24/02/2023

The value of investments can fall as well as rise and isn't guaranteed. You may get back less than the amount originally invested. See 'About these values' later in this section for more information.

Fund	Number of units held	Unit price (pence)	Fund value (£)
UNIV LFSTL 1.00%	4216.299	274.390	£11,569.10
Total plan value at 24/02/2023			£11569.10

You can find information on fund performance on our website at www.aegon.co.uk/funds

Your transfer value

Total transfer value at 24/02/2023 **£11,569.10**

This is the amount you could transfer to another plan and includes a proportionate terminal bonus, fund bonus, loyalty bonus and/or a market value reduction, if applicable.

Unit-linked funds

If you have any payments invested in unit-linked funds, the benefits aren't guaranteed, and the value of investments can fall as well as rise. You may get back less than the amount originally invested.

About these values

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Your illustration - continued

What you might get back when you take your benefits

We've taken account of possible future inflation to give you an indication of how much your pension could be worth if it were payable today, as inflation reduces the buying power of all savings and investments.

The amounts shown below give you an idea of what your pension could be worth in 'today's money' when you take your benefits. It's not a guarantee or promise of the amount of benefit you'll get.

This section shows what you might get back at age 65.

Assuming no more contributions are paid into your plan

If your investment grows at	Low	Mid	High
Your fund value, after adjustment for inflation, at age 65 could be	£6,682.13	£11,720.73	£20,228.04
Giving you a yearly pension of	£220.32	£510.70	£1,123.90

For more information on the low, mid and high growth rates, please see 'Rates of growth we use in this illustration' later in this section.

About this illustration

- The figures above are only examples and aren't guaranteed – they're not minimum or maximum amounts. What you'll get back depends on how your investment grows, the effect of charges and how it's taxed. You may get back less than you invested.
- Your fund value when you take benefits could be more or less than this.
- Firms might use different rates to show how funds may be converted into pension income.
- Your pension income will depend on how your investment grows, the effect of product and investment charges, any consultancy charges and/or adviser charges, interest rates when you take your benefits and the cost of buying an annuity when your pension becomes payable.

Assumptions for this illustration

About your pension

- **The amount of your pension will stay the same from when you start taking it.**
- Your pension will be paid monthly in advance.
- Your pension will be paid to you for the rest of your life. It has a guaranteed period of five years. If you die before the end of the guaranteed period, we'll continue to pay your pension instalments for the remaining term.
- This illustration doesn't include provision for a spouse's pension.
- The figures above show the value of your pension in 'today's money'. They take account of how inflation will reduce the buying power of your pension fund when you come to buy your benefits. We've assumed an inflation rate of 2.00% a year when calculating this.

Rates of growth we use in this illustration

We've adjusted the growth rates for inflation and we show these below.

All firms are required to carry out projections using growth rates that they consider appropriate for each asset class. As firms may have differing views, this means firms might not use the same growth rate for projections. Their charges may also vary. We calculate the mid growth rate by taking the growth rates for the assets in the fund(s) you've chosen, cap any at 5.00% (if over 5.00%) and weight them according to the proportion of each asset held (the 'weighted average'). The growth rate for each fund is based on our view of potential long-term returns of the main asset classes (equities, property, corporate bonds, government bonds and cash) and will vary depending on the fund(s). We call this the Economic Growth Rate. This rate is not guaranteed.

The growth rate shown below, for each fund, is after adjustment for inflation but before rounding down and capping of the maximum growth rate (if applicable).

Fund	Low rate	Mid rate	High rate
Univ Lifestyle Col	-2.22%	0.71%	3.65%

- We've used the following weighted average growth rates for the projections of the existing fund holding:
Low -2.45%, Mid 0.49%, High 3.43%
- We've used the following weighted average growth rates for the projections of future contributions:
Low -2.45%, Mid 0.49%, High 3.43%
- Where the growth rates used for projecting are over 5.00% we're required to cap these at 5.00%, before we make the adjustment for inflation.
- If the growth rate we've used is:
 - the same as the rate of inflation this reduces the growth rate, after making an allowance for inflation, to 0%;
 - less than the rate of inflation, this produces a negative growth rate after making an allowance for inflation.

You can find more information on our website at www.aegon.co.uk/statement or by contacting us.



Request to transfer to another provider

About this form

This form is for transferring a pension fund with Aegon to another provider (the receiving scheme).

1. Personal Details

Date of Birth:

National Insurance No:

2. Receiving scheme payment details

Name of receiving scheme/provider

Our reference (to be used on all correspondence and payments)

Please give details of where the transfer payment is to be made:

Name of bank

Sort code

Address

Account number



3. Pension transfer confirmation

We undertake that the receiving scheme is (tick one option only):

- ☐ a master trust (a multi-employer occupational pension scheme which can have unrelated employers)
- ☐ a registered defined benefit occupational pension scheme (trust based scheme provided by an employer)
- ☐ a registered defined contribution occupational pension scheme (trust based scheme provided by an employer)
- ☐ a personal pension arrangement (which could be a group personal pension as part of an employer's scheme)
- ☐ a collective defined contribution (CDC) Scheme
- ☐ a public service pension scheme
- ☐ a trustee proposed section 32 or section 32

☐ a drawdown pension plan

☐ Any other arrangement approved by HM Revenue & Customs (HMRC). Please confirm details below:

Occupational schemes only

☐ we confirm that the scheme member has an employment link to the employer of the receiving scheme and that the transfer can only proceed where this is the case.

Receiving scheme registration number

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Please provide a copy of your HMRC registration certificate which shows the Pension Scheme Tax Reference (PSTR). We need this before we can proceed with the transfer.



4. Receiving scheme declaration

- 4.1 We declare that the information given above is true and complete.
- 4.2 We declare that we have full power to give this declaration on behalf of the receiving scheme.
- 4.3 We confirm that the transfer value will be applied to provide relevant pension benefits that are consistent with the requirements of the Finance Act 2004.

Date (dd/mm/yyyy)

Company name

Position

Print name

Signature

X	X
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Transfer instruction

About this form

This form is for transferring a pension fund with Aegon to another provider (the receiving scheme). Before completing this form please check to see if the receiving scheme uses the Origo Options Transfer service by visiting:
origoservices.com/ourservices/optionstransfers/options_transfers_customers.aspx

If the receiving scheme uses the Origo Options Transfer Service, contact them directly and ask them to issue you with the forms you need to complete, instead of using this one.

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio CD version of this document please call 03456 10 00 10 (call charges will vary) or visit aegon.co.uk/onlineform

1. Guidance or regulated advice - you must complete this section if you're age 50 or over

You must complete this section if you're age 50 or over and transferring with the intention of accessing your retirement benefits.

We strongly recommend you take guidance from Pension Wise. The purpose of this guidance is to help you make an informed decision about your pension savings and the different options available to you when you come to access them.

Pension Wise, a service from MoneyHelper, is a free and impartial government service offering guidance about your retirement options. It's available at moneyhelper.org.uk/pensionwise, by phone on 0800 138 3944 or face-to-face by appointment with an independent pension specialist.

If you'd like us to book you an appointment with Pension Wise, please call 03456 10 00 10 or you can book one yourself at moneyhelper.org.uk/pensionwise

We also recommend you seek regulated advice from a financial adviser. There will be a cost for this service. If you don't have a financial adviser, you can visit moneyhelper.org.uk/choosing-a-financial-adviser to find the right one for you.

If you want to take guidance from Pension Wise and/or regulated advice from a financial adviser, you need to have had this guidance and/or advice before you can complete this form.

1.1 Are you age 50 or over and intending to access your retirement benefits?

- ☐ Yes - go to 1.2.
☐ No - go to section 2.

1.2 Have you received regulated advice from a financial adviser?

- ☐ Yes
☐ No - we recommend you seek regulated advice as detailed above.

1.3 Have you received guidance from Pension Wise?

- ☐ Yes
☐ No - we recommend you seek guidance as detailed above.
If you don't want to use Pension Wise, you need to opt out of this at 1.4.

1.4 ☐ Please tick this box if you want to opt-out of taking guidance from Pension Wise and go to section 2.

If you've already received guidance or regulated advice, you may want to do this again if there's been any significant change to your pension fund or personal circumstances.

2. Transfer details

Plan number(s)

Transfer value

£

Planholder's name

Date of illustration (dd/mm/yyyy)

The transfer value isn't guaranteed. The actual transfer value may vary from this illustration as the value of your investment could fall as well as rise before the transfer is completed. We'll calculate the actual transfer value on the second business day following the date we conclude our checks to make sure that we can send the transfer payment to the receiving scheme and are in receipt of the necessary, completed documents.

Before making any transfers, we're obliged to carry out these checks. This could result in a delay or the transfer request being declined.

We can confirm that Scottish Equitable stakeholder pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004. As such, they meet the CAT Standards and all of the conditions set out in section 1 of the Welfare Reform and Pensions Act 1999 (Pension scheme tax reference: 00619024RG)

We can confirm that Scottish Equitable personal pensions are registered under Chapter 2 of Part 4 of the Finance Act 2004 (Pension tax scheme reference: 00619022RA).

Where the contract type given in the cover letter is 'GPPERPNS', we can confirm this is a Group Personal Pension.

3. Declaration

3.1 I would like to transfer my benefits to:

Receiving scheme/insurer

3.4 I acknowledge that by transferring out of with-profits, I'll be giving up potentially valuable investment guarantees.

3.5 I confirm that where this is a transfer to an occupational scheme, that I have an employment link to the employer of the receiving scheme.

3.2 I agree that the actual value settled may be different from that quoted above due to fluctuations in my chosen investment fund, which could fall as well as rise.

3.6 I declare that all information provided is correct.

3.3 I agree that payment of the transfer value will be a full discharge of Aegon's liability under all the plans shown above.

Date (dd/mm/yyyy)

Print name

Signature

X X



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