

### Benefit Crystallisation Event Certificate

Planholder:	Mr Peter Richard Stedman
Date of birth:	1 April 1949
National Insurance number:	YP325530A
Plan number:	<del>P00029-416-BH-001</del>
Scheme type:	Executive Retirement Plan
Date of issue:	14 October 2009

This certificate confirms the total percentage of the standard Lifetime Allowance (LTA) used to date by Benefit Crystallisation Events (BCEs) for this scheme. It is issued in accordance with HM Revenue & Customs (HMRC) rules.

**The standard Lifetime Allowance**

In the current tax year the LTA is £1,750,000. The total percentage of the LTA crystallised at the date of this statement, by BCEs in respect of this scheme is 9.28%.

This includes any transfer payments received into this scheme (whether directly or indirectly) in respect of this member.

**Important notes about this certificate**

The date of issue is the date of the last BCE for this scheme.

This certificate must be kept in a safe place. You may be asked to supply a copy to other pension providers and/or HMRC.

BCEs in respect of assets that have been transferred to another registered pension scheme have not been included in the total percentage on this certificate.