

The Gatehouse, Wellington Avenue, Virginia Water, Surrey GU25 4QY

26th July 12

Gavin McClosky
Pension Practitioner.com Ltd
Daws House
33-35 Daws Lane
Mill Hill
London
NW7 4SD

Hi Gavin,

I think I've sent you this information before but have heard nothing as yet. I believe you said that we could transfer these 2 plans into the SASS. Can you arrange to do that or can you tell me if I need to make the arrangements?

I would also like to discuss a business loan arrangement between the SASS and one of our businesses. I know you're a busy man but can you call me when you have time please?

Kind Regards



Mr M & Mrs J Lynch
07970-604545

0051

MR M D E LYNCH
STONINGTON HOUSE
CHRISTCHURCH ROAD
VIRGINIA WATER, SURREY
GU25 4PJ

How to contact us

☎ 0845 60 60 012

Monday to Friday 9am - 5pm

(you'll need the plan number when
you call us)

www.standardlife.co.uk

Questions?

Please contact your adviser
POSITIVE SOLUTIONS

Personal Pension Plan

Yearly statement no. 18, for the year ending 31 Jul 2011

MARTIN DE LYNCH

Plan number: K 612695000

Chosen retirement date: 16 Aug 2016, age 60

Date of birth: 16 Aug 1956

➡ Important

Please check all details are
correct. You should advise
us of any discrepancy
immediately.

Your plan summary

*We've sent a copy of this
statement to your
adviser.*

We've sent this statement to help you review your plan for retirement.
This page summarises the key information about your plan. The rest of
the statement gives you more detailed information.

Your plan value

Current value on 31 July 2011	£12,932.57
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The current value is the amount you could have transferred to another
plan on 31 July 2011. This amount is not guaranteed.

Payments into your plan in the last 12 months

Pension payments	£0.00
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What you might get back when you retire

This illustration shows what you might get back when you retire, if it
was reduced by future inflation. The amounts are not guaranteed.

There's more information on the page titled 'What you might get back
when you retire'. It's important you read the sections 'Information about
these figures' and 'Information about your investment growth rates'
which show details of the assumptions we've used.

Your plan is made up of benefits to replace the additional state pension.
Since April 2002 the additional State Pension has been called the State
Second Pension. It used to be called the State Earnings Related Pension
Scheme (SERPS). "Protected Rights" is a pension industry term for these
benefits.

Your plan value - continued

Your fund value

The table below shows the value of your funds on 31 July 2011, so you can see where your money is invested. These values don't allow for any final bonus or with profits unit price reduction that may apply if you transfer to another plan, so the total value may be different from the current value of your plan.

Fund Name	Number of units	Current price of one unit (p)	Total
Standard Life Managed Pension Fund	3,909.864	148.3	£5,798.32
Standard Life Property Pension Fund	990.674	169.4	£1,678.20
Pension With Profits Fund	661.638	826.6	£5,469.09
All funds			£12,945.61

For the most up to date fund information, including a summary of recent significant changes to funds, please visit www.standardlife.co.uk/funds. Alternatively you can call us.

Your bonuses

We've shown the current rate of growth that applies to your with profits investment and any final bonus. A final bonus may be payable when any with profits units are cancelled. This bonus is designed to reflect with profits returns not already taken into account in unit prices.

For your Pension With Profits Fund

Growth rate on 1 Aug 2011	4.00%
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The growth rate includes 4.00% a year that we already guaranteed.

Payments in the last 12 months

Money paid into your plan

You'll find a summary of payments to your plan below.

	For your pension
Total payments since 1 Aug 2010	£0.00
Total since your plan started	£79,420.97

Payments we receive on or after 1 August 2011 will appear on your next yearly statement.

What will be paid into your plan

We've assumed no more payments for your pension will be made.

The Government has announced that the option of using your pension plan for contracting out of the State Second Pension will stop. This may happen as soon as 2012. In anticipation of this happening, if you're still contracted out, we've decided to assume that no more payments will be received after the one for the previous tax year. For further information go to www.standardlife.co.uk/contractingoutrebates

Previous illustrations may have assumed payments from the Government would continue until state pension age. This means that the current illustration of your protected rights benefits may be lower than you've received in the past.



13 March 2012

Our reference: PCE/SH

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GU25 4QY

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Norwich
NR1 3WG

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Fax. 0845 304 11 22

www.aviva.co.uk

Dear Mrs Lynch

Policy Number: P0226826A
Policyholder: Mrs Jennifer Lynch
NI Number: WK-17-69-08-D
Date of Birth: 29 June 1958
Transfer Value: £23,340.04

The transfer value is the policy value after we have taken off any charges and penalties that may apply to your policy. You can refer to your policy terms and conditions to find out more about what we apply.

Yearly statement on your SPP1 Sterling Ind Personal Pens Plan DWP at 12 March 2012

This is your yearly statement, which gives you some useful information about your policy and how it is performing. If any of the above information is wrong, please contact us on 0800 953 17 77. Please see the list below of what we are including with this letter.

1. Details of contributions paid into your policy since your last statement.
2. A breakdown showing the current value of your policy.
3. A projection showing how much pension you might get from your policy in today's terms, if you keep it until you reach 60.
4. A Guide to help you understand your yearly statement. Please read the sections that apply to you before taking any action.

You may wish to read the Financial Services Authority (FSA) fact sheet called **The State Second Pension – should you be contracted-out?** You can get a copy of this from the FSA on 0845 606 1234.

What should I do now?

We believe reviewing your financial arrangements at least once a year, and taking action, will help you achieve the best investment outcome. Your financial advisor can help you do this.

As a minimum you should consider the following:

- Has there been a change in your personal circumstances since you last reviewed your plan e.g. Do you have more money to invest?
- Have the funds you are invested in changed? Fund risk ratings can change, so please refer to the fund fact sheets available at www.aviva.co.uk/funds