8-4-08

Certificate for enhanced protection

23-5-08
Sent copies of these certificates
to John Landon

Pension Schemes Services
Yorke House
Castle Meadow Road
Nottingham
NG2 1BG

Tel 0115 974 1600
Monday to Friday 09.00 - 17.00

Fax 0115 974 1480

265011:00000007:001

Mr Madhoo Mehta
16 Heathgate
London
NW11 7AN

Date of issue 26/November/2007

ertificate reference number 5016610L

ational Insurance number

is certificate shows details of your protection from the lifetime allowance charge and any protected
ump sum entitlement. You should give your Scheme Administrator your certificate number and the
porting details at each benefit crystallisation event.

form of your lifetime allowance protection is Enhanced Protection (Dormant Primary)

will not be liable to the lifetime allowance charge where you continue to meet the conditions in
graph 12 Schedule 36 Finance Act 2004 (see note 1a overleaf), or until you choose to give up this
of protection (see note 1b overleaf).

tax free lump sum is 17 %
note 2 overleaf)

protection is valid from 6 April 2006.

e of this certificate may result in a financial penalty.

Value 5-4-08 9,174,705
Income y/e 5-4-09 574,445
RH 1.3M → 1.6M 300,000
9,749,150

Income needed
634,445

Sold RH 130M → 1.65M!
Increase RENT
from 137.5 → 155!

Total Fund Value @ 5-4-08 (RH @ 1.3M) = 9,174,705

MM's Share 58.19%

Tax Free Lump Sum 17%

58.19 x 17 = 9.8923% of 9,174,705 = 907,589 current lumpsum

5% RH Value to 1.6M then Tax Free Lump Sum = 937,266

When the total value of fund = £10,109,000
Tax Free Lump Sum for Madhoo will be more than £1M