Standard Lite

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Ms P Raithatha Brakelond South Hill Avenue HARROW, Middlesex HA1 3PB

2 0800 634 74 76

Monday to Friday 9am - 5pm (you'll need the plan number when you call us)

www.standardlife.co.uk

Questions? Please contact your adviser Cavanagh Financial Mgt Ltd

Personal Pension

Yearly statement no. 9, for the year ending 21 Mar 2012

PUNAM RAITHATHA

Plan number: K3046539000

Chosen retirement date: 25 Sep 2032, age 60

Date of birth: 25 Sep 1972

⇒ 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.

Please call us or visit www.standardlife.co.uk/ online if you would like a more recent view of your plan. 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.

Single payments, transfer payments or instructions given to us up to 3 working days before your yearly statement date may not be included in your current and forecast final plan values. These payments are however included in the payments sections.

Your plan value

Current value on 21 March 2012

£29,532.41

The current value is the amount you could have transferred to another plan on 21 March 2012. This amount is not guaranteed.

Payments into your plan in the last 12 months

Pension payments

£0.00

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.

You can get information about your plan on the Internet. To register, visit our site at: www.standardlife.co.uk/online.