

Scheme Pension Funds for Mr R Bragman

Intercontinental	£4,084.36
Inter Power	£4,890.26
M&B	£1,987.59
Zotefoams	£10,300.00
Halifax	£285,594.34
Gilts	£34,495.76
TOTAL	£341,352.31

Annuity Rates:

Avivia	£33,194.58
Canada Life	£32,426.36
Aegon Scottish Equitable	£29,230.30

Scheme Pension Payable: £33,194.58 p.a.

Equivalent pension under Alternative Secured Pension rate: £31,284

Assumptions:

Non Protected Rights: £341,352.30

Escalation: nil

Guarantee Period: No Guarantee Period

Income Paid: Half Yearly in Advance

This summary gives Actual Rates and shows the exact rate you could receive if you take your annuity based upon the information you have provided. If you wish to proceed you should contact your financial advisor to commence this annuity.

I wish to decline the option of an annuity your pension will be paid from the assets of the scheme.

I wish to decline an annuity and alternative scheme pension and take a scheme pension in accordance with the rules of the scheme.

Signed:..... Date: