

# Stephen Ward Photography Directors Pension Scheme

Asset & Benefit Schedule @ 11<sup>th</sup> April 2014

## Investments

Cater Allen (pending deposits)	£150,982
Bank of Scotland current account	£ 3,038
National Savings Income Bond	£277,061
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<b>TOTAL</b>	<b>£428,046</b>

Gilt Yield:	3.0%
GAD rate for April 2014:	£58/£1000 (Stephen)
	£55/£1000 (Sandy)

## Stephen Ward

Fund share	£289,273 (67.58% of £428,046)
Maximum pension @ £58/£1000 x 150%	£25,166.75
Tax code to be applied	1000L

## Sandra Ward

Fund share	£138,773 (32.42% of £428,046)
Maximum pension @ £55/£1000x 150%	£11,448.77pa
Tax code to be applied	71L