

Our ref: USH84/B&A /CLT/001169317/

18 August 2017



Old Mutual House
Portland Terrace
Southampton
SO14 7EJ
United Kingdom
T +44 (0) 23 8033 4411
F +44 (0) 23 8022 0464
www.oldmutualwealth.co.uk

Mr D A Kirby
T F S Cargo Services Ltd
Unit 1, Pier Road
North Feltham Trading Est.
Feltham
Middlesex

TW14 0TW

UNIT STATEMENT

Date of statement: 18/08/17
Commencement date: 1/01/85
Member: Mr D A Kirby
Plan Number: EPP 001169317
Plan Name: T F S Cargo Serv Ltd Retirement Scheme
Plan Status: Paid-up
Total Contributions to Date: £319,789.78

INVESTMENT ALLOCATION

Fund Name	Units/Amount Allocated	Unit Type	Bid Price (p)	Value (£)
OMW Deposit	104534.0680	ACC	93.4	97,634.82
		Total:		£97,634.82

CAP = Capital ACC = Accumulator

Please note that if the plan is encashed or transferred, prior to the Selected Retirement Date chosen at commencement, then the value of the units will be reduced to take account of any early encashment penalties.

As your plan is 'paid-up', it is subject to a maintenance charge in accordance with the Policy Terms and Conditions.

If the capital unit period on any increase in contribution has not been completed a charge will be applied to your plan. Please refer to your Member's guide / Terms and Conditions for further details.

Our ref: USH84/B&A /CLT/001169317/



OLD MUTUAL
WEALTH

Page 2/2
EPP 001169317

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This statement shows the contribution and investment allocation for your plan. The allocation is notional and does not confer any rights distinct from those set out in the Policy Terms and Conditions. This statement supersedes all previous statements.

E & O E

Date of this letter
26 January 2017

Our reference
0154312300

Planholder
David Kirby

 **0345 602 9199**

Open weekdays 8.30am-6.00pm

About your plan

Summary of your plan

Selected retirement date 17 May 2023

This statement covers the period from 26 January 2016 to 25 January 2017.

It aims to explain the current position of your pension plan. The statement includes details of any activity on your plan. You can use it to check your own records.

Plan valuation

The value of your plan at 25 January 2017	£48,933.01
Transfer value on 25 January 2017	£48,933.01
The value of your plan at 25 January 2016	£42,420.55

Contributions paid from 26/01/2016 to 25/01/2017

There were no contributions paid into your plan in the statement period.

Protection benefits

The value of the plan on death at 25 January 2017	£48,933.01
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Your plan in more detail

The value of your investments

The fund values shown use the unit prices as at 25 January 2017.

468900050302

Fund	Type of units	Number of units	Unit bid price (p)	Fund value
FL Managed (ex Balanced Mixed) M	Accumulation	1,525.46	1,221.40	£18,631.97
FL Secure Growth Fund (ex L&M) [M]	Accumulation	3,388.62	894.20	£30,301.04
Total fund value of your plan on 25 January 2017				£48,933.01
Total transfer value of your plan on 25 January 2017				£48,933.01

Policy fee

For the administration of this policy we take a regular policy charge. The total charge taken for the policy fee in the statement period is £20.68.

Important notes

The current value of your plan

To work out the current value of your plan, we have multiplied the number of units in each fund by the bid price of each unit at the date of the statement.

We have assumed that all expected contributions have been paid. If they have not, the current value of your plan will be less than shown in this statement.

Unit-linked funds

The value of an investment in unit-linked pension funds increases as the value of the units increase. The value of units can also fall, so your fund value is not guaranteed.

Transfer value

This is the amount we would pay if you transfer your pension fund to another pension plan. It cannot be paid to you or to your financial adviser. Should you transfer your plan to another pension provider, when you take the benefits these would be paid in line with the rules of the new scheme or arrangement. The transfer value shown in this statement is not guaranteed.

Secure Growth Fund

The current Secure Growth fund declared gross interest rate is 6.50% a year, less the annual management charge applicable to your plan. The rate last changed on 1 February 2013.

Annual allowance

The annual allowance is £40,000 in the 2016/17 tax year. This is the maximum that you or someone else, for example your employer, can contribute to all your pension plans in one year, without incurring a tax charge.

From 6 April 2016, a person's annual allowance will be reduced if they are deemed to be a 'high income individual'. A high income individual is, broadly, a person who has taxable income in a tax year, after adjustments for tax reliefs and some pension contributions, of at least £150,000 (for the 2016/17 tax year).

The reduction is £1 for each £2 of income in excess of £150,000 (for the 2016/17 tax year) subject to a maximum reduction of £30,000. The minimum annual allowance for a very high earner will therefore be at least £10,000.

If your earnings do not exceed £110,000 then you will not be impacted by this annual allowance reduction. If they do exceed that amount then we recommend you speak to your financial or tax adviser.



Unit 1
Space Way
North Feltham Trading Estate
Feltham, Middlesex TW14 0TH
Telephone: (020) 8890 1311
Telefax: (020) 8890 3699
email: tfs@tfs-cargo.co.uk

Our Ref.

DAK/RAK

Your Ref.

31st May 2017

Lloyds Bank Plc
Christopher Wren Yard
115 High Street
Croydon
CR0 1QG

For the attention of Lorna Turner, Associate Relationship Director – SME Banking

Dear Lorna,

Re: TFS Cargo Services Ltd Retirement Scheme

In response to your e-mail of 19th May 2019, I confirm our instructions to close the following Bank of Scotland account:

Sort Code: 12-20-26
Account No: 06199886
Account: TFS Cargo Services Ltd Retirement Scheme

We look forward to your confirmation of closure of this account.

Yours sincerely,

D.A. Kirby

R.A. Kirby

As Trustees for T.F.S. Cargo Services Limited Retirement Scheme



Directors: **D.A. Kirby** (Chairman) **N. Wallin**, (Managing)



Alan Kirby

From: Turner, Lorna (SME, Client Relationship Team, Croydon)
<Lorna.Turner@LloydsBanking.com>
Sent: 19 May 2017 10:54
To: Alan Kirby
Cc: Hodge, Simon
Subject: RE: Deposit

Hi Alan

Thank you again for choosing Lloyds to place you deposit

As discussed I have arranged a transfer of £178,109.00 from your BOS account to the new Lloyds account

From this amount I have placed £150,000.00 on fixed term deposit for 12 months at a rate of 0.8%
The reference for this deposit is 12568449

No rush once you return from holiday please send me a letter confirming closure of the BOS account

I will send some leaflets out regarding the fraud please feel free to share within your team as cyber fraud affects businesses and individuals

Finally have a wonderful time

All the best

Lorna

Lorna Turner
Associate Relationship Director - SME Banking

COMMERCIAL BANKING

D: 0208 253 1419 **F:** 0208 688 4895 | **E:** lorna.turner@lloydsbanking.com

Christpoher Wren Yard

115 High Street

Croydon

CR0 1QG

Relationship Director Daren Rose , SME Banking, Gatwick & South East
M: 07900 135 294 | **E:** daren_rose@bankofscotland.co.uk

General Enquiries: 0345 300 0268

Internet Banking Helpdesk 0345 300 2924 | Corporate Online 0345 300 6444 | **Fraud**
Credit/Charge Card Queries 0345 300 4709 | International Queries 0345 300 0101

LLOYDS BANK



TFS CARGO SERVICES LTD RETIREMENT
UNIT 1T F S CARGO SERVICES LTD
SPACE WAYE
FELTHAM
MIDDLESEX
TW14 0TH



J3179T006RFMAA0000005761001004378000

BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **5**
Issue date: **28 September 2017**
Page: **1 of 4**

Write to us at:

PO Box 1000
Andover
BX1 1LT

Call us on: **0345 072 5555** (from UK)
+44 1733 347338 (from Overseas)

Visit us online: **www.lloydsbank.com**

Your branch: **REGENT STR(309368)**

Sort code: **30-93-68**

Account number: **21506168**

BIC: **LOYDGB21028**

IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Balance On 25 August 2017	£28,087.75
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 12 September 2017	£28,081.25

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
25 Aug 17		BALANCE BROUGHT FORWARD			28,087.75
12 Sep 17	Payment	SERVICE CHARGES REF : 232837843	6.50		28,081.25
12 Sep 17		BALANCE CARRIED FORWARD			28,081.25

Messages

Please note that only compensation related queries should be referred to the FSCS on the reverse of this statement.
For our data privacy notice, please see: <http://www.lloydsbank.com/business/privacy.asp>



TFS CARGO SERVICES LTD RETIREMENT
UNIT 1T F S CARGO SERVICES LTD
SPACE WAYE
FELTHAM
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TW14 0TH



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BUSINESS EXTRA
TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **4**
Issue date: **25 August 2017**
Page: **1 of 4**

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Your branch: **REGENT STR(309368)**
Sort code: **30-93-68**
Account number: **21506168**
BIC: **LOYDGB21028**
IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Balance On 28 July 2017	£28,094.25
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 15 August 2017	£28,087.75

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Jul 17		BALANCE BROUGHT FORWARD			28,094.25
15 Aug 17	Payment	SERVICE CHARGES REF : 231154429	6.50		28,087.75
15 Aug 17		BALANCE CARRIED FORWARD			28,087.75

Messages

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TFS CARGO SERVICES LTD RETIREMENT
UNIT 1T F S CARGO SERVICES LTD
SPACE WAYE
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TW14 0TH



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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **3**
Issue date: **28 July 2017**
Page: **1 of 4**

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Your branch: **REGENT STR(309368)**

Sort code: **30-93-68**

Account number: **21506168**

BIC: **LOYDGB21028**

IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Balance On 28 June 2017	£28,102.50
Total Paid In	£0.00
Total Paid Out	£8.25
Balance On 17 July 2017	£28,094.25

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Jun 17		BALANCE BROUGHT FORWARD			28,102.50
17 Jul 17	Payment	SERVICE CHARGES REF : 228868603	8.25		28,094.25
17 Jul 17		BALANCE CARRIED FORWARD			28,094.25

Messages

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TFS CARGO SERVICES LTD RETIREMENT
UNIT 1T F S CARGO SERVICES LTD
SPACE WAYE
FELTHAM
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TW14 0TH



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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **2**
Issue date: **28 June 2017**
Page: **1 of 4**

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Visit us online: **www.lloydsbank.com**

Your branch: **REGENT STR(309368)**

Sort code: **30-93-68**

Account number: **21506168**

BIC: **LOYDGB21028**

IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Balance On 26 May 2017	£28,109.00
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 13 June 2017	£28,102.50

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
26 May 17		BALANCE BROUGHT FORWARD			28,109.00
13 Jun 17	Payment	SERVICE CHARGES REF : 226509936	6.50		28,102.50
13 Jun 17		BALANCE CARRIED FORWARD			28,102.50

Messages

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TFS CARGO SERVICES LTD RETIREMENT
UNIT 1T F S CARGO SERVICES LTD
SPACE WAYE
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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **1**
Issue date: **26 May 2017**
Page: **1 of 4**

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Your branch: **REGENT STR(309368)**

Sort code: **30-93-68**

Account number: **21506168**

BIC: **LOYDGB21028**

IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Total Paid In	£178,109.00
Total Paid Out	£150,000.00
Balance On 22 May 2017	£28,109.00

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
22 May 17	Deposit	GLASGOW PH EPAY		178,109.00	178,109.00
22 May 17	Payment	TREASURY 03	150,000.00		28,109.00
22 May 17		BALANCE CARRIED FORWARD			28,109.00

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Messages

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Page: 2 of 2

TFS CARGO SERVICES LTD RETIREMENT SCHEME
UNIT 1, SPACE WAYE
NORTH FELTHAM TRADING ESTATE
FELTHAM
MIDDLESEX
TW14 0TH

0 1380/2/004481

PENSION FUND

TFS CARGO SERVICES LTD RETIREM

IMPORTANT DOCUMENT - DO NOT DESTROY**Annual Interest Summary**

This summary details interest credited to this account between 6 April 2016 and 5 April 2017. This will help you complete your tax return for the tax year ending on the 5 April 2017.

TAX YEAR 6 April 2016 - 5 April 2017

Gross Interest Paid £62.85

Notes

We will pay your interest Gross, this means we will not deduct tax on your behalf. Dependent on your personal circumstances tax may be due on the interest and it is your responsibility to disclose and pay any tax due directly to HM Revenue and Customs (HMRC).

The items and balance shown should be verified.

Details of all rates and calculations of any interest charged are available on our website or can be obtained by contacting us in the normal way.

Write to us at:

Bank of Scotland
PO Box 1000
BX2 1LB

Call us on: **0345 300 0268** (from UK)
+44 131 549 8724 (from Overseas)

Visit us online: www.bankofscotland.co.ukYour branch: **MONEY MARKET ACC**Sort code: **12-20-26**Account number: **06199886**BIC: **BOFSGB21282**IBAN: **GB69 BOFS 1220 2606 1998 86**

Your account statement
Statement sheet number: **84**
Issue date: **13 June 2017**
Page: **1 of 1**

J3176E00FB6UAA0000000243001001000



TFS CARGO SERVICES LTD RETIREMENT SCHEME
UNIT 1, SPACE WAYE
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Your branch: **MONEY MARKET ACC**

Sort code: **12-20-26**

Account number: **06199886**

BIC: **BOFSGB21282**

IBAN: **GB69 BOFS 1220 2606 1998 86**

PENSION FUND
TFS CARGO SERVICES LTD RETIREM

Account Summary

Balance On 8 June 2017	£0.00
Total Paid In	£0.00
Total Paid Out	£0.00
Balance On 8 June 2017	£0.00

Account Activity

Date	Payment type	Details	Transactions (£)	Balance (£)
8 Jun 17		BALANCE BROUGHT FORWARD		0.00
13 Jun 17		INTEREST (GROSS)	0	
13 Jun 17		CLOSED ACCOUNT	0	

Messages

For important information about compensation arrangements, please refer to the back of this statement.

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Your account statement
Statement sheet number: **83**
Issue date: **8 June 2017**
Page: **1 of 1**

*** BANK OF SCOTLAND**



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TFS CARGO SERVICES LTD RETIREMENT SCHEME
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Your branch: **MONEY MARKET ACC**

Sort code: **12-20-26**

Account number: **06199886**

BIC: **BOFSGB21282**

IBAN: **GB69 BOFS 1220 2606 1998 86**

PENSION FUND

TFS CARGO SERVICES LTD RETIREM

Account Summary

Balance On 7 April 2017	£178,109.00
Total Paid In	£178,109.00
Total Paid Out	£356,218.00
Balance On 22 May 2017	£0.00

Account Activity

Date	Payment type	Details	Transactions (£)	Balance (£)
7 Apr 17		BALANCE BROUGHT FORWARD		178,109.00
19 May 17	Payment	GLASGOW PH EPAY	178,109.00 DR	
19 May 17	Correction	CORRECTION	178,109.00 CR	178,109.00
22 May 17	Payment	GLASGOW PH EPAY	178,109.00 DR	

Messages

For important information about compensation arrangements, please refer to the back of this statement.

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Your account statement
Statement sheet number: **82**
Issue date: **7 April 2017**
Page: **1 of 2**



TFS CARGO SERVICES LTD RETIREMENT SCHEME
UNIT 1, SPACE WAYE
NORTH FELTHAM TRADING ESTATE
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PENSION FUND
TFS CARGO SERVICES LTD RETIREM

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Your branch: **MONEY MARKET ACC**
Sort code: **12-20-26**
Account number: **06199886**
BIC: **BOFSGB21282**
IBAN: **GB69 BOFS 1220 2606 1998 86**

Account Summary

Balance On 8 September 2016	£160,673.00
Total Paid In	£17,436.00
Total Paid Out	£0.00
Balance On 17 March 2017	£178,109.00

Account Activity

Date	Payment type	Details	Transactions (£)	Balance (£)
8 Sep 16		BALANCE BROUGHT FORWARD		160,673.00
17 Mar 17	Deposit	500002	17,436.00 CR	178,109.00

Messages

For important information about compensation arrangements, please refer to the back of this statement.

Your account statement
 Statement sheet number: **82**
 Issue date: **7 April 2017**
 Page: **1 of 2**

*** BANK OF SCOTLAND**

TFS CARGO SERVICES LTD RETIREMENT SCHEME
 UNIT 1, SPACE WAYE
 NORTH FELTHAM TRADING ESTATE
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0 13791/004478

PENSION FUND
 TFS CARGO SERVICES LTD RETIREM

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 BIC: **BOFSGB21282**
 IBAN: **GB69 BOFS 1220 2606 1998 86**

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Total Paid Out	£0.00
Balance On 17 March 2017	£178,109.00

Account Activity

Date	Payment type	Details	Transactions (£)	Balance (£)
8 Sep 16		BALANCE BROUGHT FORWARD		160,673.00
17 Mar 17	Deposit	500002	17,436.00 CR	178,109.00

Messages

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