



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



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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **11**
Issue date: **28 March 2018**
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 28 February 2018	£28,048.75
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 19 March 2018	£28,042.25

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Feb 18		BALANCE BROUGHT FORWARD			28,048.75
19 Mar 18	Payment	SERVICE CHARGES REF : 248106114	6.50		28,042.25
19 Mar 18		BALANCE CARRIED FORWARD			28,042.25

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>



Your account statement
Statement sheet number: **13**
Issue date: **25 May 2018**
Page: **1 of 4**

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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Account Summary

Balance On 27 April 2018	£28,035.75
Total Paid In	£151,206.58
Total Paid Out	£6.50
Balance On 21 May 2018	£179,235.83

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
27 Apr 18		BALANCE BROUGHT FORWARD			28,035.75
15 May 18	Payment	SERVICE CHARGES REF : 252706745	6.50		28,029.25
21 May 18	Deposit	TRANSFER WMTT M125684490004		151,206.58	179,235.83
21 May 18		BALANCE CARRIED FORWARD			179,235.83

Messages

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Your account statement
Statement sheet number: **14**
Issue date: **28 June 2018**
Page: **1 of 4**

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TW14 0TH

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

Account number: **21506168**

BIC: **LOYDGB21028**

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

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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Account Summary

Balance On 25 May 2018	£179,235.83
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 12 June 2018	£179,229.33

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
25 May 18		BALANCE BROUGHT FORWARD			179,235.83
12 Jun 18	Payment	SERVICE CHARGES REF : 254888875	6.50		179,229.33
12 Jun 18		BALANCE CARRIED FORWARD			179,229.33

PGFT05W0000000

Messages

Please note that only compensation related queries should be referred to the FSCS on the reverse of this statement.
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Your account statement
Statement sheet number: **15**
Issue date: **27 July 2018**
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TFS CARGO SERVICES LTD RETIREMENT
UNIT 1T F S CARGO SERVICES LTD
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TW14 0TH



J3187S00165MAA0000002698001004378000

BUSINESS EXTRA
TFS CARGO SERVICES LTD RETIREMENT

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Andover
BX1 1LT

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+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 28 June 2018	£179,229.33
Total Paid In	£11,420.00
Total Paid Out	£6.50
Balance On 19 July 2018	£190,642.83

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Jun 18		BALANCE BROUGHT FORWARD			179,229.33
16 Jul 18	Payment	SERVICE CHARGES REF : 257065628	6.50		179,222.83
19 Jul 18	Faster Payment	SH LLP CLIENT A/C GREAT JACKSON STRE 09023036708313000R 163032 40 19JUL18 02:34		11,420.00	190,642.83
19 Jul 18		BALANCE CARRIED FORWARD			190,642.83

PG6S05F00000000


Date of this letter
31 October 2017


Plan number
E22270/1

Planholder
Mr David Kirby

 **0345 268 3289**

 **0345 600 0624**

 **Aviva, PO Box 1550, Salisbury,
SP1 2TW**

 **www.aviva.co.uk**

Private and confidential

Mr David Kirby
Trentham House
Stroud Farm Road
Holyport
Maidenhead
Berkshire
SL6 2LJ

Dear Mr Kirby,

Thank you for contacting us in reference to the above policy. I can confirm the following:

- This is a conventional, with profit, money purchase, occupational pension scheme..
- The start date for this policy is 01/09/1982.
- The normal retirement date for this policy is 17/05/2009, when the member reaches their 60th birthday.
- This contract is governed by Chapter II Part II Finance Act 1970.
- As this policy is now on late retirement the funds are now held on deposit and will earn interest at an appropriate rate. The current applicable rate is 1.5% per annum.
- We do not provide a current fund values for this type of contract.
- The current transfer value is £3,831.69
- The A-Day Value is £2,939.85
- The death basis for this policy is return of fund plus Demutualisation Terminal bonus (DTB).
- There is no waiver of contribution for this plan.
- As this plan is a Conventional Pension Benefit no processes relating to unit linked benefits will be applicable eg, Fund performance, unit prices, number of units, switching.
- Market value Reductions (MVR) are only available to the DTB element of the plan. No adjustment will be applied to the main fund and attaching bonuses.
- Charges for these plans are implicit within the securing rates used. There are no additional charges.
- The transfer value quoted includes early surrender penalties which are confidential to Aviva.
- The declared bonus rate is 0% this has remained the same for the last 5 years.
- This policy is closed for new business.
- Guaranteed Annuity Rates are only available under this plan at the member's Normal Retirement date – At any other time, no guarantee will apply.
- As the policy is now PUP, the charging structure is not applicable.
- The transfer of this plan would not be supported under the Origo Options Transfer Service.
- This plan does not contain a guaranteed minimum pension.
- This plan does not contain a reference scheme test pension.

A-Day lump sum form

Calculation of benefits as at 5 April 2006 (pre A-Day)

HM Revenue & Customs (HMRC) normally allow up to 25% of a pension fund to be taken as a tax-free lump sum. In some circumstances, a higher lump sum may be available, but that depends upon an individual's circumstances, policy conditions and scheme rules. A higher lump sum may be available if the lump sum at 5 April 2006 was higher than 25% of the fund at that time. This is known as a protected A-day lump sum. If you supply the information requested in this form, we can determine if a higher tax-free lump sum is available. Please complete this form clearly using block capitals and return it to us as soon as possible.

Scheme, employer and member details

Scheme name		("the scheme")
Scheme number	E22270	
Member name	David Kirby	("the member")
Member number	1	

Important notice

1. We are unable to calculate the A-day lump sum until we receive all parts of this form fully completed and signed by the member.
2. If we do not receive this form, we will assume the member had no A-day lump sum rights that were protected.

PRIVATE & CONFIDENTIAL

Mr D A Kirby
T F S Cargo Services Ltd
Unit 1, Pier Road
North Feltham Trading Est.
Feltham
Middlesex
TW14 0TW

Old Mutual House
Portland Terrace
Southampton
SO14 7EJ
United Kingdom

2/000002
37800*

**FOR YOUR
RECORDS**

30 August 2018

Dear Mr Kirby

Valuation statement

This statement shows the current investment allocation and the value of your plan.

Date of statement: 29 August 2018
Plan commencement date: 1 January 1985
Plan holder: David Alan 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 price (p)	Value (£)
OMW Deposit	104,477.4229	93.10	97,268.48

Total plan value: £97,268.48
Total transfer value: £97,268.48

We will not apply any encashment charges if you request a withdrawal from your plan or a transfer to another provider.



If you have any questions about this letter, please speak to your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8am – 7pm, Monday to Friday.

Yours sincerely



Anthony Scammell
Strategic Service Development Director

Date of this letter

12 September 2018

Our reference

0154312300

Planholder

David Kirby

 **0345 602 9199**

Open weekdays 8.30am-6.00pm

 **0345 600 0624**

 **customer.services@dgaviva.com**

 **Aviva Life & Pensions UK Limited**
PO Box 1550, Salisbury, SP1 2TW

 **www.aviva.co.uk**

Mr David Kirby
Trentham House
Stroud Farm Road
Holyport
Maidenhead
Berkshire
SL6 2LJ

Yearly review of your pension plan

Personal Pension Plan

Dear Mr Kirby

Policy number(s) 110002168, 110002169 and 110002170

It's time for the yearly review of your pension plan. To keep up to date with your plan, we enclose the following item(s):

- 'About your plan', – this covers the period from 26 January 2017 to 25 January 2018 and includes details of the current value of your plan, all related transactions, and your expected future contribution level.
- Information about what you can expect to receive at retirement, in today's prices.

Since your plan started, your circumstances may have changed, or perhaps you have new or different plans for retirement. We don't want your retirement income to fall short; your yearly statement is a good opportunity to review your future retirement plans.

What you should do now

- Read through the enclosed items, including the notes and assumptions.
- Compare your projected pension with the level of income you think you will need when you retire.
- Think about whether your plans for retirement have changed, or if any changes to your circumstances might affect them.
- Think about the provisions you have made should you die before retirement.
- Putting your plan under trust means that if you die the plan proceeds will be paid by us to the trustees you have appointed and may not form part of your estate for inheritance tax purposes. If you have not yet placed your plan under trust you may like to consider doing so.
- With these contracts you can provide us with a written nomination for the person(s) who are to receive the lump sum death benefit. You should consider whether any existing written nomination you have provided to us for the death benefit is still relevant or if you have not already made a nomination you may wish to do so now.

Aviva Life & Pensions UK Limited.

Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

Telephone 0345 602 9189 – calls may be recorded.

www.aviva.co.uk

Date of this letter
12 September 2018Our reference
0154312300Planholder
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 2017 to 25 January 2018.

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 2018	£53,795.78
Transfer value on 25 January 2018	£57,100.02
The value of your plan at 25 January 2017	£48,933.01

Contributions paid from 26/01/2017 to 25/01/2018

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

Protection benefits

The value of the plan on death at 25 January 2018	£57,100.02
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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 2018.

Fund	Type of units	Number of units	Unit bid price (p)	Fund value
Aviva Life & Pensions UK Limited Secure Growth Fund (ex L&M) [M]	Accumulation	3,387.23	975.50	£33,042.43
Aviva Pension Managed (ex Balanced Mixed) M LMP	Accumulation	1,524.86	1,361.00	£20,753.35
Total fund value of your plan on 25 January 2018				£53,795.78
Total transfer value of your plan on 25 January 2018				£57,100.02

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 £21.18.

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.

Annual allowance

The annual allowance is £40,000 in the 2017/18 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 2017/18 tax year).

The reduction is £1 for each £2 of income in excess of £150,000 (for the 2017/18 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.

Within this allowance, tax relief on your gross contributions is restricted to the higher of £3,600 or 100% of your relevant UK earnings. Employer contributions are not restricted in this way. Individuals are subject to a tax charge on the amount of any contribution paid (by the individual, employer or 3rd party) in excess of the annual allowance each year. The tax charge will be at the individual's marginal rate of tax.

It may be possible to reduce or completely avoid the tax charge by taking into account unused annual allowances from the previous three tax years. Please speak to your financial adviser if you think this applies to you.

Further information on the annual allowance can be found on the HMRC website www.hmrc.gov.uk.

If you do exceed the annual allowance you must declare so on your tax return, and we recommend you speak to your financial adviser or visit the HMRC website for assistance.

If you take benefits using HMRC flexible access rules the annual allowance for your money purchase pension plans is £4,000 (for the 2017/18 tax year) and unused annual allowances from previous years cannot be taken into account. You should speak to your financial adviser to identify if this could affect you.

Lifetime allowances & protection from tax

HMRC limit the amount of pension savings a person can take from their pension schemes without facing a tax charge. This limit, known as the standard lifetime allowance, has been set at £1 million for the 2017/18 tax year. For subsequent tax years the standard lifetime allowance will increase by the rise in the consumer prices index.

If you take pension benefits worth more than the standard lifetime allowance, you will normally be subject to a tax charge on the amounts in excess of the standard lifetime allowance. All the benefits you take, or have taken, from all of your pension schemes count towards the standard lifetime allowance. The tax is known as the lifetime allowance charge, and the rate of tax is:

- 55% if you take the excess as a lump sum, or
- 25% if you use the excess to buy a regular income.

With effect from 6th April 2016, the standard lifetime allowance reduced from £1.25 million to £1 million. HMRC wish to ensure, as far as possible, that people who had already built up pension savings of more than £1 million do not suffer additional tax charges because of the drop. They have therefore introduced two options for people to protect their existing pension savings from the lifetime allowance charge. These are known as fixed protection 2016 and individual protection 2016.

Applications for protection must be made online at www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance.

HMRC have previously offered options to protect pension savings from the lifetime allowance charge. If you applied for any of those earlier forms of protection, or if you have high value pension savings, we recommend you speak to your financial adviser.

Further information on the lifetime allowance can be found on the HMRC website www.hmrc.gov.uk.

Secure Growth fund information

As you're invested in the Secure Growth fund, you're entitled to a share of the profits from this fund. You get your share as regular interest that increases the unit price. Sometimes we're also able to add a final bonus to your plan.

Regular Interest

The secure growth fund's declared gross interest rate is currently **5.00%**. We last changed this rate on 1 January 2018. Your fund's rate of growth will be less than this as it takes your annual management charge into account.

Market Value reduction

This is a reduction we sometimes have to make if the value of the assets in the Secure Growth fund is lower than the total value of units on all the policies still in force. We do this to be fair to all policyholders.

Provided that the Terms and Conditions of your policy permit this, we may apply market value reduction if you:

- decide to retire before or after your selected retirement age,
- move the value of your plan to another pension plan, or

- move out of the Secure Growth fund.

We won't apply a market value reduction if you die or if you retire at your original selected retirement date. This guarantee can be valuable, especially at times when investment markets have performed badly.

Short term investment charge

We may apply this if you invest money in this fund for less than five years. Your transfer value may be reduced to ensure we pay a fair share of the fund to the remaining policyholders.

Finding out more about how we manage our with profits business

We produce a number of documents which give you more information on how we manage our with-profit business. You can get copies of all these documents from our website www.avivafunds.co.uk or by contacting us.

The documents are:

- Principles and Practices of Financial Management (PPFM).
- A Summary of the latest changes to the PPFM and how we describe our management practices in the PPFM. This also includes changes made in previous years.
- A short version of the PPFM: 'A guide to how we manage our with-profits business'.
- Supplementary information. This includes details on the latest asset mix etc.
- A short annual report. This explains how we complied with the PPFM over the previous calendar year. It is normally available on our website at the end of March, under the section 'Policyholder reports'.