

TFS CARGO SERVICES RETIREMENT BENEFIT SCHEME

Benefit Crystallisation Events

Scheme Member: D A Kirby

Enhanced Protection Certificate No: 3005405T - 06 April 2006

BCE	Date	Amount Crystallised	25% Tax Free Cash	% LTA Used*	Remaining LTA (1.5m)**	Remaining LTA %
1	09-Mar-15	70,000.00	17,500.00	4.667	1,430,000	95.33
2	29-Sep-19	200,000.00	50,000.00	13.333	1,230,000	
3	05-Dec-19	600,000.00	150,000.00	13.33	630,000	82.00
4	07-May-21	400,000.00	100,000.00	40.00	230,000	42.00
5	07-Apr-22	120,000.00	30,000.00	26.667	110,000	15.33
6	14-Mar-23	110,000.00	27,500.00	26.66	0	7.33
				8.00		
				7.333		
				7.33		0
		1,500,000.00	375,000.00			

* Percentage rounded down to 2 places

**Life Time Allowance (LTA) based on 2006 Enhanced Protection but no tax free cash protection.

Authorised by the Trustees of TFS Cargo Services Retirement Benefit Scheme:

Signed:



D A Kirby

Signed:



R A Kirby

Cash lump sum

Illustration and payment form

Illustration reference: FLS03/Q/RTR/0003193192/010

Member name	Mr David Kirby
Date of birth	17 May 1949
Retirement date	3 August 2023
Scheme name	TRANSWORLD FREIGHT SERVICES LTD
Executive Benefit Scheme	E22270/1

Illustration

Your estimated cash sum payment	£4,291.78 (gross amount)
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Getting advice

Cashing-in your retirement benefits can be a major decision to make . We strongly recommend that you consult your financial adviser when considering your options.

Date of this letter

23 May 2023

Our reference

0154312300

Scheme name

For

David Kirby

 **0345 602 9199**

Open weekdays 8.30am-6.00pm

 **0345 600 0624**

 **Aviva Life & Pensions UK Limited**
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 **www.aviva.co.uk**

(G11/112) 1/1/1-11

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



Confirmation of payment

Dear Mr Kirby

Summary of information

Planholder	Mr David Kirby
Date of birth	17 May 1949
Retirement date	22 May 2023
Personal Pension Plan	110002168, 110002169, 110002170
Pension fund value	£70,213.59

Thank you for providing us with everything we need to pay your pension benefits.

Your pension fund was valued on 22 May 2023, your retirement date. The value includes any units, and/or bonus additions, which you are entitled to, up to and including that date.

If your retirement date on this letter differs from the date shown in your illustration, this is because we did not receive your payment instructions by that date. Your retirement date will have changed to the date when we received our last requirement.

£48,138.49 has been paid directly to your bank/building society account.

This cash lump sum has been paid to you as an 'uncrystallised funds pension lump sum' and means you have flexibly accessed your pension rights. More details about this payment and the action you need to take can be found in the enclosed statement.

HMRC PAYE rules require us to deduct tax from your payment. 25% (£17,553.40) of your payment is tax free, while the remaining 75% (£52,660.19) is taxed.

Aviva Life & Pensions UK Limited.

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

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Telephone 0345 602 9189 – calls may be recorded.

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