



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
Maldenhead
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.

20 October 2018



Mr D A Kirby
Unit 1, Pier Road
North Feltham Trading Est.
Feltham
Middlesex
TW14 0TW

Old Mutual House
Portland Terrace
Southampton SO14 7AY
United Kingdom
T +44 (0) 808 171 2600
F +44 (0) 23 8022 0464
www.oldmutualwealth.co.uk

2/004455
37800/00083

Dear Mr Kirby

Scheme name: T F S Cargo Serv Ltd Retirement Scheme
Plan number: EPP001169317

Your annual pension statement

I enclose an annual statement for this Trustee Investment. We are sending you this update to show you how much money has been added to it, any deductions made and the current value.

When you ask us to pay benefits from this plan we will sell the units and pay the surrender value to the Trustees.

Please make sure that we are advised of any changes to the Trustees so that we can avoid any delays in making payments when they are required.

To assist you in looking at the performance of your investment(s), we produce a report that lists funds which have consistently underperformed over the past three years. The report is produced quarterly and will be mailed to you separately if you are in one of the affected funds. The report and detailed performance figures for all of your funds are also available for you to access at any time on our website at www.oldmutualwealth.co.uk/fund-info.

Annual review of your monthly maintenance charge

In line with the terms of your plan, we review this charge once a year. When reviewing this charge we consider our internal costs of administering your plan, and the external rate of inflation (Retail Price Index) since the last review. We don't anticipate that any future increase will exceed the increase in the Retail Price Index over the previous 12-month period but, if it ever does, we will inform you of this in writing. You will be able to view any increases at www.oldmutualwealth.co.uk/maintenancecharges. You can see how much you have paid in the last 12 months in the enclosed annual statement.

Your contact details

If you change address, don't forget to let us know so we can update your contact details.

If you need to contact us about your statement you can email us at statements@omwealth.com. Alternatively, you can call our Customer Service Centre on Freephone 0808 171 2595 between 8am and 7pm, Monday to Friday, but please bear in mind that we cannot give investment advice.

Yours sincerely

Anthony Scammell
Head of Customer Experience

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Legal information on reverse.

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Annual statement covering letter - page 1 of 1

Your Annual Pension Statement

Plan summary - for the period 21 October 2017 to 19 October 2018

Prepared for:	Mr D A Kirby, Male, born: 17 May 1949
Scheme name:	T F S Cargo Serv Ltd Retirement Scheme
Financial adviser:	P.J Hutchinson & Associates
Plan number:	EPP001169317
Start date:	01/01/1985
Selected retirement age:	60
Plan value:	£97,264.42
Total contributions during the period:	£0.00
Total contributions to date:	£319,789.78
Plan status:	Paid-up

Please note that further details of the above information are provided later in this statement. You can find more information about your plan benefits in your members guide.

The purpose of this statement is to show you:

1. the contributions to your plan during the statement period
2. your current funds and their values
3. additional information about your plan
4. how the value has changed since the last statement
5. our plan charges and any fees paid to your adviser during the statement period

1. Contribution details

There were no contributions to your plan during the year.

2. Your funds and valuations

Your plan is currently invested in these funds.

Fund name	Total Expense Ratio (TER) % **	Number of units	Unit type*	Unit price (p)	Value at 19/10/2018
OMW Deposit	.11	104,473.0620	ACC	93.10	£97,264.42
Total					£97,264.42

**The unit prices of the fund(s) include a charge for the cost of running the fund(s) called the Total Expense Ratio.

*In the unit type column above, CAP or Lower refers to funds invested in capital units and ACC or Higher, to accumulator units. The Capital units have higher charges, as shown in table B of the summary of charges section.

(G22/186) 3357/21929/1-6

00312/00312/37600

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

Plan holder
David Kirby

Customer reference no.
0154312300

It's time to check on your pension



We're getting in touch to let you know where things stand with your pension - which is designed to help you save for your retirement.



Your statement includes details of the following policy numbers 110002168, 110002169 and 110002170. When we mention your 'plan' we're talking about all your policies.



Your plan summary

Over the statement period 26 January 2018 to 25 January 2019

Here's a quick summary of how your plan's doing:

Your previous fund value on 25 January 2018
Plus final bonus

Total

£53,795.78
£3,304.24
£57,100.02

Since then...

no money has been paid in

However, if you've recently paid money in or taken some out this might not show until your next statement.

And your fund value on 25 January 2019

Plus final bonus

Total

£53,195.53
£5,120.89
£58,316.42

This value can change daily and allows for deductions we make for looking after your plan.

Any final bonus we may apply when you take money out or move out of a secure growth fund is shown below your fund value - this isn't guaranteed.

So since 25 January 2018 your plan has reduced by

£600.25

This allows for pension payments in and out and charges we've taken. It doesn't allow for any final bonus.

The transfer value on 25 January 2019

£58,316.42

This is how much the plan would have been worth if you had moved it to another provider.



Your account statement
Statement sheet number: **13**
Issue date: **25 May 2018**
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**

J3185Q00J7KUAA0000000860001004000

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

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: **14**
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Sort code: **30-93-68**

Account number: **21506168**

BIC: **LOYDGB21028**

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

J3186T006LTUAA0000000116001004000

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

Messages

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Your account statement
Statement sheet number: **15**
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Sort code: **30-93-68**
Account number: **21506168**
BIC: **LOYDGB21028**
IBAN: **GB29 LOYD 3093 6821 5061 68**

BUSINESS EXTRA
TFS CARGO SERVICES LTD RETIREMENT

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

Messages

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Your account statement
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Issue date: **28 August 2018**
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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

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

Account number: **21506168**

BIC: **LOYDGB21028**

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

Account Summary

Balance On 27 July 2018	£190,642.83
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 14 August 2018	£190,636.33

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
27 Jul 18		BALANCE BROUGHT FORWARD			190,642.83
14 Aug 18	Payment	SERVICE CHARGES REF : 259253405	6.50		190,636.33
14 Aug 18		BALANCE CARRIED FORWARD			190,636.33

Messages

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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **18**
Issue date: **26 October 2018**
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Sort code: **30-93-68**
Account number: **21506168**
BIC: **LOYDGB21028**
IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Balance On 28 September 2018	£190,629.63
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 16 October 2018	£190,623.13

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Sep 18		BALANCE BROUGHT FORWARD			190,629.63
16 Oct 18	Payment	SERVICE CHARGES REF : 263666689	6.50		190,623.13
16 Oct 18		BALANCE CARRIED FORWARD			190,623.13

Messages

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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **19**
Issue date: **28 November 2018**
Page: **1 of 4**

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Sort code: **30-93-68**
Account number: **21506168**
BIC: **LOYDGB21028**
IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Balance On 26 October 2018	£190,623.13
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 13 November 2018	£190,616.63

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
26 Oct 18		BALANCE BROUGHT FORWARD			190,623.13
13 Nov 18	Payment	SERVICE CHARGES REF : 265857364	6.50		190,616.63
13 Nov 18		BALANCE CARRIED FORWARD			190,616.63

Messages

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TFS CARGO SERVICES LTD RETIREMENT
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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **21**
Issue date: **28 January 2019**
Page: **1 of 4**

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

Account number: **21506168**

BIC: **LOYDGB21028**

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

Account Summary

Balance On 28 December 2018	£190,610.13
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 15 January 2019	£190,603.63

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Dec 18		BALANCE BROUGHT FORWARD			190,610.13
15 Jan 19	Payment	SERVICE CHARGES REF : 270282724	6.50		190,603.63
15 Jan 19		BALANCE CARRIED FORWARD			190,603.63

Messages

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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **22**
Issue date: **28 February 2019**
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Sort code: **30-93-68**
Account number: **21506168**
BIC: **LOYDGB21028**
IBAN: **GB29 LOYD 3093 6821 5061 68**

Account Summary

Balance On 28 January 2019	£190,603.63
Total Paid In	£23,723.50
Total Paid Out	£6.50
Balance On 25 February 2019	£214,320.63

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Jan 19		BALANCE BROUGHT FORWARD			190,603.63
15 Feb 19	Payment	SERVICE CHARGES REF : 272494882	6.50		190,597.13
25 Feb 19	Faster Payment	SH LLP CLIENT A/C GREAT JACKSON STRE 43013055589307000R 163032 40 25FEB19 01:33		23,723.50	214,320.63
25 Feb 19		BALANCE CARRIED FORWARD			214,320.63

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BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Your account statement
Statement sheet number: **23**
Issue date: **28 March 2019**
Page: **1 of 5**

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

Account number: **21506168**

BIC: **LOYDGB21028**

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

Account Summary

Balance On 28 February 2019	£214,320.63
Total Paid In	£0.00
Total Paid Out	£6.50
Balance On 18 March 2019	£214,314.13

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Feb 19		BALANCE BROUGHT FORWARD			214,320.63
18 Mar 19	Payment	SERVICE CHARGES REF : 274716968	6.50		214,314.13
18 Mar 19		BALANCE CARRIED FORWARD			214,314.13

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TFS CARGO SERVICES LTD RETIREMENT
UNIT H
5-6 HORTON ROAD
COLNBROOK
BERKSHIRE
SL3 0DF



Your account statement
Statement sheet number: **24**
Issue date: **26 April 2019**
Page: **1 of 5**

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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**

BUSINESS EXTRA

TFS CARGO SERVICES LTD RETIREMENT

Account Summary

Balance On 28 March 2019	£214,314.13
Total Paid In	£0.00
Total Paid Out	£6.70
Balance On 15 April 2019	£214,307.43

Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
28 Mar 19		BALANCE BROUGHT FORWARD			214,314.13
15 Apr 19	Payment	SERVICE CHARGES REF : 276891247	6.70		214,307.43
15 Apr 19		BALANCE CARRIED FORWARD			214,307.43

Important Information

Currently, when you use your Debit Card to make a payment or receive a refund, the money goes into or comes out of your account on a working day, Monday to Friday. From June 2019, this will change. Debit Card payments and refunds will come into or out of your account on any day of the week, including weekends and Bank Holidays. Please make sure you have enough available funds in your account when you make a Debit Card payment – see your account terms and conditions for more details.

Messages

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