

Date of this letter

13 May 2022

Plan number

110002168

Planholder

David Kirby

 **0345 602 9199**

Open weekdays 8.30am-6.00pm



Plan details as at 13/05/2022

Personal Pension Plan

Planholder details

Name of planholder	Mr David Kirby
Date of birth	17 May 1949

Plan summary

Plan number	110002168
Type of plan	Personal Pension Plan
HMRC reference	00605443RF
Plan start date	11 March 1989
Selected retirement date	17 May 2023 (age 74)

Current values

Total fund value of your plan on 13/05/2022	£12,569.83
Total transfer value of your plan on 13/05/2022	£14,507.73

The values shown are **not** guaranteed and can go down or up depending on investment performance.

A market value reduction (MVR) does not currently apply to benefits held in the secure growth fund but may apply in the future.

The transfer value is inclusive of the current final bonus of £1,937.90 that is payable on holdings in the secure growth fund. See the secure growth fund section below for further information.

If your plan had a surrender charge, we've removed it. So, if you do decide to transfer your money, we won't apply one.

Investment summary

All of the fund holdings shown in the following table(s) are correct as at 13 May 2022.

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

(G18) -- DIL_FLFP_126_PINF_MQT_PROD_20220513191712_23787940_NONMAILSORT.Ino -- 115/331/2-3/0000000 (H1..H7)

XC109 XC100 GN51028 07/2019

22982100011502

Date of this letter

20 May 2022

Plan number

110002169

Planholder

David Kirby **0345 602 9199**

Open weekdays 8.30am-6.00pm

Plan details as at 20/05/2022

Personal Pension Plan

Planholder details

Name of planholder	Mr David Kirby
Date of birth	17 May 1949

Plan summary

Plan number	110002169
Type of plan	Personal Pension Plan
HMRC reference	00605443RF
Plan start date	11 March 1989
Selected retirement date	17 May 2023 (age 74)

Current values

Total fund value of your plan on 20/05/2022	£42,378.50
Total transfer value of your plan on 20/05/2022	£48,870.99

The values shown are **not** guaranteed and can go down or up depending on investment performance.

A market value reduction (MVR) does not currently apply to benefits held in the secure growth fund but may apply in the future.

The transfer value is inclusive of the current final bonus of £6,492.49 that is payable on holdings in the secure growth fund. See the secure growth fund section below for further information.

If your plan had a surrender charge, we've removed it. So, if you do decide to transfer your money, we won't apply one.

Investment summary

All of the fund holdings shown in the following table(s) are correct as at 20 May 2022.

Date of this letter
20 May 2022Plan number
110002170Planholder
David Kirby **0345 602 9199**

Open weekdays 8.30am-6.00pm

Plan details as at 20/05/2022

Personal Pension Plan

Planholder details

Name of planholder	Mr David Kirby
Date of birth	17 May 1949

Plan summary

Plan number	110002170
Type of plan	Personal Pension Plan
HMRC reference	00605443RF
Plan start date	11 March 1989
Selected retirement date	17 May 2023 (age 74)

Current values

Total fund value of your plan on 20/05/2022	£4,940.55
Total transfer value of your plan on 20/05/2022	£5,697.47

The values shown are **not** guaranteed and can go down or up depending on investment performance.

A market value reduction (MVR) does not currently apply to benefits held in the secure growth fund but may apply in the future.

The transfer value is inclusive of the current final bonus of £756.92 that is payable on holdings in the secure growth fund. See the secure growth fund section below for further information.

If your plan had a surrender charge, we've removed it. So, if you do decide to transfer your money, we won't apply one.

Investment summary

All of the fund holdings shown in the following table(s) are correct as at 20 May 2022.

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

Date of this letter

16 May 2022

Our reference

0154312300

For

David Kirby

 **0345 268 3289**

Open weekdays 8.30am-5.30pm

 **0345 600 0624**

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

 **www.aviva.co.uk**

Plan information

Dear Mr Kirby

Thank you for your recent enquiry. Please find enclosed the following:

- A current valuation

If you wish to transfer the value of your plan to another provider then we strongly recommend that you seek independent financial advice.

Beware of pension scams

Most pension transfers are problem-free, however there are some instances of people being victims of pension scams. It's a legal requirement to check a transfer for signs of a pension scam. Before the transfer can proceed, it must meet one of the following conditions:

1. the receiving pension scheme is a master trust or collective money purchase pension scheme authorised by The Pensions Regulator, or a public service pension scheme; or
2. there are no warning flags indicating a pension scam. If warning flags are present, you may have to seek transfer guidance from MoneyHelper, a free and impartial service. In some circumstances, your transfer may be stopped to protect your pension savings.

You'll be contacted if there are any concerns about the transfer or if further information is required.

You can find more information on pension scams in the enclosed leaflet produced by The Pensions Regulator and the Financial Conduct Authority or visit **pension-scams.com**.

You can also check **fca.org.uk/scamsmart** to find information about known investment scheme scams.

We are unable to give financial advice, but we are happy to help with any queries you may have. If you would like advice, please contact your financial adviser. If you do not currently have an adviser, you can find one in your area online via **www.unbiased.co.uk**.

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Date of this letter

16 May 2022

Our reference

0154312300

For

David Kirby **0345 268 3289**

Open weekdays 8.30am-5.30pm

Current values

Please read the 'Important notes' section at the end of this document.

The values quoted are correct as at 16 May 2022.

Plan number	Plan type	Transfer value
E22270/1	Conventional	£4,087.92

Important notes

The values shown are not guaranteed and can go down or up depending on investment performance.

Demutualisation terminal bonus is included in the above figures for the following plan: E22270/1.

Transfer value

The transfer value is the amount that would be paid if the plan were to be transferred to another provider. Please note that if you were to decide to proceed with a transfer, the amount we would pay would be equal to the transfer value of the plan as at the date we receive all of our requirements to process the transfer.

We can only pay the transfer value to another UK registered pension scheme or to a Qualifying Recognised Overseas Pension Scheme (QROPS).