

Lifetime Allowance Certificate

Scheme Name: Victoria Bakery Ltd Retirement Benefits Scheme

Member Name: Deborah Ann Freeman

Does any of the following protections apply?

Enhanced Protection	Y / N
Primary Protection	Y / N
Fixed Protection 2012	Y / N
Fixed Protection 2014	Y / N
Individual Protection 2014	Y / N
Fixed Protection 2016	Y / N
Individual Protection 2016	Y / N

Rate of lifetime allowance at the time of BCE:

£1,055,000

Percentage of lifetime allowance remaining before this BCE:

100%

Percentage of lifetime allowance under this BCE:

27.498%

Percentage of lifetime allowance after this BCE:

72.502%

Date of BCE:

20 January 2020

Amount of BCE used:

£290,104.96

Signed: **E.McAlister**
For Scheme Administrator

Date: 20 January 2020