|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **02/09/2022** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **UNDERWOOD** | Forenames | **DENIS** |
| Date of birth | **12/03/1953** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse's date of birth | **19/01/1956** |
| Child dependant’s date of birth |  |
| Date of joining company | **29/02/2000** |
| Date of joining scheme | **29/02/2000** |
| Target retirement date | **31/03/2023** |

# Annual salary history for the plan year commencing 6 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **42,100** | **44,450** | **46,780** | **49,333** | **51,875** | **53,200** | **55,000** | **57,250** | **58,000** |

**Contribution history**

Total member's normal contributions **£ 46,330.80**

Total employer’s normal contributions **£ 74,129.28**

Total member's AVCs **£**

**Member’s Current Unit Holdings**

|  |  |  |  |
| --- | --- | --- | --- |
| **Fund** | **Member’s normal contributions**  **Unit Holdings** | **Employer’s normal contributions**  **Unit Holdings** | **Member’s AVCs**  **Unit Holdings** |
| Global Equity Fund |  |  |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund |  |  |  |
| Lifestyle Fund | 59,222.6586 | 94,756.2538 |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.971 |
| Index Linked Bond Fund | 1.623 |
| Balanced Fund | 4.529 |
| Corporate Bond Fund | 2.907 |
| Cash Fund | 1.019 |

**Special circumstances / additional information**

On 12 March 2018, the Company (with the consent of the Trustees) made a one-off augmentation payment of £10,000.00 into Denis Underwood’s Personal Retirement Account. The augmented payment secured 4,051.5559 units in the Corporate Bond Fund. These units are additional to the Unit Holdings detailed above.

Denis Underwood has requested quotations assuming he takes no tax-free cash and uses the entire proceeds of his Personal Retirement Account to purchase an annuity using the “Annuity Bureau” factors. Denis Underwood has specified that he would like quotations for the following annuity options:

1. Non-increasing (*single life*)
2. Non-increasing (*50% joint life*)
3. Increasing annually at the lower of 5.0% / RPI (*single life*)
4. Increasing annually at the lower of 5.0% / RPI (*50% joint life*)

Denis Underwood has additionally requested a quotation assuming he takes the entire proceeds of his Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum.

Denis Underwood’s current available Lifetime Allowance is 87.64%.