|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **10/09/2023** | First event | **ILL HEALTH** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **SEARLE** | Forenames | **LUCY** |
| Date of birth | **02/08/1964** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse's date of birth | **22/03/1962** |
| Child dependant's date of birth |  |
| Date of joining company | **31/10/2006** |
| Date of joining scheme | **31/10/2006** |
| Target retirement date | **30/06/2027** |

**Annual salary history for the plan year commencing 6 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
|  |  |  |  |  |  |  |  |  |
| **29,000** | **32,100** | **33,450** | **35,667** | **39,900** | **41,780** | **43,000** | **46,200** | **46,995** |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member's normal contributions **£ 29,980.45**

Total employer’s normal contributions **£ 47,968.72**

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 | 13,432.2316 | 21,491.5706 |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.941 |
| Index Linked Bond Fund | 1.607 |
| Balanced Fund | 4.322 |
| Corporate Bond Fund | 2.928 |
| Cash Fund | 1.012 |

**Special circumstances / additional information**

Lucy Searle has specified that she does not want to take any of her Personal Retirement Account as a tax-free cash sum. Instead, Lucy Searle has requested that the entire value of her Personal Retirement Account should be used to purchase a 50% joint life annuity (based on the “Annuity Bureau” factors) using one of the following options:

1. Non-increasing
2. Increasing annually at the lower of RPI / 3.0%
3. Increasing annually at the lower of RPI / 5.0%

Lucy Searle has additionally requested a quotation assuming she takes the entire proceeds of her Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum (UFPLS).

Lucy Searle’s current available Lifetime Allowance is 100.00%.