



## Personal Retirement Account details

### Member's Current Unit Holdings

Fund	Member's normal contributions	Employer's normal contributions	Member's AVCs
	Unit Holdings	Unit Holdings	Unit Holdings
Global Equity Fund			
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			18,118.2929
Cash Fund			
Lifestyle Fund	28,226.0006	45,161.6010	

### Investment Fund Unit Prices

Fund	Current Unit Price (£)
Global Equity Fund	3.822
Index Linked Bond Fund	1.598
Balanced Fund	4.888
Corporate Bond Fund	2.732
Cash Fund	1.013

### **Special circumstances / additional information**

Michelle Liston has requested quotations assuming (a) she takes £55,250.00 of the value of her Personal Retirement Account as a tax-free cash sum (or the maximum permitted by HMRC, if lower), with the balance being used to purchase a single-life annuity; or (b) she uses the whole of her Personal Retirement Account to purchase a single-life annuity. The quotations for the single-life annuities should be based on the "Annuity Bureau" factors and should be for the following options:

- a) Non-increasing (*single life*)
- b) Increasing annually by the lower of 2.5% or RPI (*single life*)

Michelle Liston 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).

Michelle Liston's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,073,100.00.

Michelle Liston's current available Lump Sum Allowance ('LSA') is £268,275.00.