

Contracting-out details at date of first event

Pre 06/04/1988

GMP (per annum)	£
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Post 05/04/1988

GMP (per annum)	£
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Special circumstances / additional information

Pension in payment at date of second event is £11,840.22 per annum, which is split as follows:

Excess pension (per annum)	£	8,930.30
Pre 6 April 1988 GMP (per annum)	£	
Post 5 April 1988 GMP (per annum)	£	2,909.92

Lower of 5.0% or RPI increases from date of first event to date of second event is 12.4%.

On retirement, James Beaton commuted £2,640.13 per annum of pension in return for a tax-free cash sum of £65,000.00.

At the date of the second event, James Beaton was receiving a 50% joint-life, non-increasing augmented pension of £1,830.60 per annum. The augmented pension is not included in the figures stated above and should not be incorporated in the calculation of any lump sum death benefits.

James Beaton's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,002,688.98.