



### **Contracting-out details at date of first event**

Pre 06/04/1988

|                 |   |
|-----------------|---|
| GMP (per annum) | £ |
|-----------------|---|

Post 05/04/1988

|                 |   |
|-----------------|---|
| GMP (per annum) | £ |
|-----------------|---|

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

Pension in payment at date of second event is £12,844.98 per annum, which is split as follows:

|                                   |   |                 |
|-----------------------------------|---|-----------------|
| Excess pension (per annum)        | £ | <b>8,844.10</b> |
| Pre 6 April 1988 GMP (per annum)  | £ |                 |
| Post 5 April 1988 GMP (per annum) | £ | <b>4,000.88</b> |

Lower of 5.0% or RPI increases from date of first event to date of second event is 18.4%.

On retirement, Shona Pearson commuted £3,210.45 per annum of pension in return for a tax-free cash sum of £87,131.61.

Shona Buchan's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £906,224.00.