

Miss A L Flude
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Cheshire
WA15 6HR

St James Place
Administration Centre
P.O. Box 9034
Chelmsford
CM99 2XA

26 August 2015

Dear Miss Flude

Personal Retirement Plans 32B18P97 32B18M98 Miss Amanda Louise Flude

Thank you for your enquiry regarding your divorce proceedings. We are sorry for the delay in replying.

We can advise our normal practice in these circumstances is to quote the current transfer value of the Plans. If a pension sharing order is to be put in place the court may use this to enable a decision to be made on how much should be allocated to your ex-spouse.

The current cash equivalent transfer value for the benefits is £41,688.00 and assume that regular contributions are paid up to 1 August 2015.

The value has been calculated in accordance with the method and assumptions set out in the policy conditions. The methods and assumptions used are consistent with actuarial guidelines.

Please find enclosed a leaflet and insert which outline the pension sharing regulations at a basic level, showing the options available on divorce. They also cover information which we are required to provide about your Plans.

The current fund value is £42,201.24 and assumes the last regular contribution was paid on 1 August 2015.

All values are not guaranteed and are based on current unit prices.

This summary provides details of the contributions made to your retirement plan during the period 6 April 2015 to 5 April 2016.

Contribution Source	Date	Net Amount	Tax Relief	Gross Amount
Scheme: St. James's Place Personal Retirement Plan				
12B18M98				
Personal Contributions				
	1 May 2015	£92.56	£23.14	£115.70
	1 Jun 2015	£92.56	£23.14	£115.70
	1 Jul 2015	£92.56	£23.14	£115.70
Sub Total (Pension Input Period prior to 9 July 2015)				£347.10
	1 Aug 2015	£92.56	£23.14	£115.70
	1 Sep 2015	£92.56	£23.14	£115.70
	1 Oct 2015	£92.56	£23.14	£115.70
	1 Nov 2015	£96.02	£24.01	£120.03
	1 Dec 2015	£96.02	£24.01	£120.03
	1 Jan 2016	£96.02	£24.01	£120.03
	1 Feb 2016	£96.02	£24.01	£120.03
	1 Mar 2016	£96.02	£24.01	£120.03
	1 Apr 2016	£96.02	£24.01	£120.03
Sub Total (Pension Input Period 9 July 2015 - 5 April 2016)				£1,060.12
Grand Total				£1,407.22
Total Retirement Contributions (Pension Input Period prior to 9 July 2015)				£347.10
Total Retirement Contributions (Pension Input Period 9 July 2015 - 5 April 2016)				£1,060.12
Total Retirement Contributions				£1,407.22