

Miss M Holden 3 Milford Road GRAYS Essex RM16 2QL

## How to contact us

If you have any questions, you can phone, fax, e-mail or write to us:

Telephone: Phone us on 0845 755 6557 during the following times : Monday to Friday 8am to 6pm

We may record and monitor calls to help us to improve our service.

Fax: 0131 655 7752

Internet: www.scottishwidows.co.uk

Address: Scottish Widows Limited 15 Dalkeith Road

Edinburgh EH16 5BU

Plan Holder:	Miss M Holden	
Date of Birth:	11 December 1971	
National Insurance Number:	NX922003D	
Normal Retirement Age:	60	
Scheme Name:	NAVIGANT CONSULTING (UK) / (EUROPE)	
Scheme Number:	P000061342	
Employer:	NAVIGANT CONSULTING (UK)	
Plan Start Date:	2 April 2007	
Statement Period:	28 March 2015 to 27 March 2016	
Statement Date:	28 March 2016	
Plan Number:	3437830	

## Your Yearly Scottish Widows Section-32 Buy-out Plan Statement

This is your statement for your Scottish Widows Section-32 Buy-out Plan. This plan aims to build up a sum of money in a tax-efficient way, which will provide you with retirement income when you retire. Please read the documents you received at the start of your plan for more details.

This statement shows what your plan was worth as at 27 March 2016, and any payments into and out of your plan.

Please take this opportunity to consider whether your plan still meets your aims. If you feel that these have changed then please consult your financial adviser.

This statement should be kept with your other plan documents.

## Your Scottish Widows Section-32 Buy-out Plan Summary

The other sections of this statement give you information that is more detailed.



## Plan Value

Last year's transfer value on 27 March 2015	£46,079.79
Transfer value on 27 March 2016	£45,165.56

- A transfer value is the amount your plan is worth if you transfer its value to another pension plan.
- The transfer value is not guaranteed.