

Mr Bradley Russell
Merlewood
30 Carrwood Road
SK7 3EL

Group Flexible Retirement Plan

8 July 2022

Bradley Russell

Employer name: Db Deferred Members

Employer number: JQ0217

Plan number: D2029441000

This pack contains the information that you asked for.

What we've sent you

- ▶ Plan information
- ▶ Payment summary
- ▶ Pension scams information booklet

Important information about the values shown

Single payments, transfer payments or instructions given to us in the last 3 working days may not be included in your plan information section. These payments are however included in the relevant payment sections.

Beware of pension scams

Falling foul of a scam could mean you lose some or all of your money.

See **fca.org.uk/scamsmart**

*Please call us or visit
www.standardlife.co.uk/
online if you would like
a more recent view of
your plan.*

*This is the information
we hold. Please call us
on 0345 272 8813 to tell
us if any of these details
are incorrect.*

Personal details

Member name	Bradley Russell
Date of birth	22 November 1982
Selected retirement date	22 November 2047
Salary details	£25,000.00 as at 15 March 2008
Address of plan holder	Merlewood 30 Carrwood Road Bramhall STOCKPORT SK7 3EL

Plan information

Scheme details

Company name	Db Deferred Members
Company address	Corporate Pensions Servicing/L2 Standard Life 30 Lothian Road EDINBURGH EH1 2DH
Type of scheme	Money purchase
Pension Scheme Tax Reference (PSTR) No.	00605441RW

Plan details

Date plan started	15 December 2007
Plan status	Premium paying
Transfer into this plan	K2241714000, £611.11 on 9 Jun 2009
Life Cover	No
Contribution protection benefit	No
Guaranteed annuity rates	No

HM Revenue & Customs

You may be asked for this reference number by HMRC.

Reference number

PSTR number:	00605441RW
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The Standard Life Self Invested Personal Pension Scheme is registered with HM Revenue & Customs under Chapter 2 of Part 4 of the Finance Act 2004.

Plan information - continued

Payments made

This is the amount of money paid into this plan since it started.

Payment description	Gross amount
Employer	£4,043.75
Transfers In	£611.11
Total	£4,654.86

Investment details

This shows how payments into this plan are currently invested.

Fund name	Split
SL Schroder Tokyo Pension Fund	33.00%
SL Aberdeen Standard China Equities Pension Fund	34.00%
SL M&G Global Emerging Markets Pension Fund	33.00%

Your payments are invested in our Pension One fund series (series number 4). These funds can accept future investments.

Charges

Fund management charge

We apply various charges to the funds you invest in through your pension. These charges will vary depending on the funds you've chosen. Please see our guide, 'How to choose the right investment options for your pension' for more information. This is available online, or you can contact us.

Lifetime allowance charge

A tax charge may be collected if you go over your lifetime allowance.

Death benefit details

If you die before retirement, we'll pay out the full plan value at the date of your death. This could be paid out as a lump sum or as a pension, or split between a lump sum and pension.

Plan information - continued

Options available

If you are unsure about any of these options or would like more information, we recommend you take financial advice.

These options may be available depending on your circumstances:

Before you take your benefits

- ▶ Review your investment choices.
- ▶ Review your payments. Changing your payments depends on the terms of your contract and agreement with your employer.
- ▶ Do nothing and your benefits will stay in the plan until you retire.

Changing payments now may affect what your plan will be worth in the future.

Taking your benefits

You can normally take the benefits from your plan if you are aged 55 or over. Call us on 0345 272 8813 to discuss this option further.

If you've got pension plans with a number of companies you can usually bring them together under a single plan, with Standard Life or another provider. It can make managing your pension investments easier and could save you money in charges. Check the benefits under your plans first, though, because you could lose them.

You can use your plan for one or more of the following options.

- ▶ Use some or all of your plan to buy an annuity from us or another provider - this would give you a guaranteed income for life.

Get guidance



**Pension
Wise**



HM Government

A service from

MoneyHelper

Get free impartial guidance over the phone or face-to-face with Pension Wise. Go to www.moneyhelper.org.uk/pensionwise or call **0800 138 3944**.

Payment summary

Payments from 15 December 2007 to 8 July 2022

The Standard Life Self Invested Personal Pension Scheme is registered with HM Revenue & Customs under Chapter 2 of Part 4 of the Finance Act 2004.

Payment type on date	Employer payments
Regular on 15 Dec 2007	£150.00 (£150.00)
Regular on 15 Jan 2008	£150.00 (£150.00)
Regular on 15 Feb 2008	£150.00 (£150.00)
Regular on 15 Mar 2008	£156.25 (£156.25)
Regular on 15 Apr 2008	£156.25 (£156.25)
Regular on 15 May 2008	£156.25 (£156.25)
Regular on 15 Jun 2008	£156.25 (£156.25)
Regular on 15 Jul 2008	£156.25 (£156.25)
Regular on 15 Aug 2008	£156.25 (£156.25)
Regular on 15 Sep 2008	£156.25 (£156.25)
Regular on 15 Oct 2008	£156.25 (£156.25)
Regular on 15 Nov 2008	£156.25 (£156.25)
Regular on 15 Dec 2008	£156.25 (£156.25)
Regular on 15 Jan 2009	£156.25 (£156.25)
Regular on 15 Feb 2009	£156.25 (£156.25)
Regular on 15 Mar 2009	£156.25 (£156.25)
Regular on 15 Apr 2009	£156.25 (£156.25)
Regular on 15 May 2009	£156.25 (£156.25)
Transfer on 9 Jun 2009	£611.11 (£611.11)
Regular on 15 Jun 2009	£156.25 (£156.25)

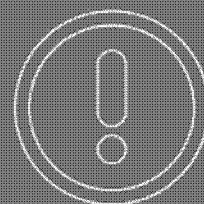
Payments from 15 December 2007 to 8 July 2022 - continued

	Employer payments
Regular on	£156.25
15 Jul 2009	(£156.25)
Regular on	£156.25
15 Aug 2009	(£156.25)
Regular on	£156.25
15 Sep 2009	(£156.25)
Regular on	£156.25
15 Oct 2009	(£156.25)
Regular on	£156.25
15 Nov 2009	(£156.25)
Regular on	£156.25
15 Dec 2009	(£156.25)
Regular on	£156.25
15 Jan 2010	(£156.25)
Total	£4,654.86

Transfer payments and your annual allowance

We've included transfer payments in the table above. As there's no tax relief on recognised transfers, this amount will not be included in your annual allowance.

Don't let a scammer enjoy your retirement

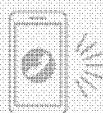


Find out how pension scams work, how to avoid them and what to do if you suspect a scam.

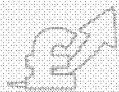


Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing. Scammers design attractive offers to persuade you to transfer your pension pot to them or to release funds from it. It is then invested in unusual and high-risk investments like overseas property, renewable energy bonds, forestry, storage units, or simply stolen outright.

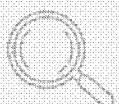
Scam tactics include:



- contact out of the blue



- promises of high / guaranteed returns



- free pension reviews



- access to your pension before age 55



- pressure to act quickly

If you suspect a scam, report it

- Report to the Financial Conduct Authority (FCA)
by contacting their Consumer Helpline on 0800 111 6768 or using the reporting form at www.fca.org.uk
- Report to Action Fraud
on 0300 123 2040 or at www.actionfraud.police.uk
- If you're in the middle of a transfer, contact your provider immediately and then get in touch with MoneyHelper at: www.moneyhelper.org.uk

www.fca.org.uk/scamsmart

Four simple steps to protect yourself from pension scams

1

Reject unexpected offers

If you're contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. A free offer out of the blue from a company you have not dealt with before is probably a scam. Fortunately, research shows that 95% of unexpected pension offers are rejected.*

2

Check who you're dealing with

Check the Financial Services Register (<https://register.fca.org.uk>) to make sure that anyone offering you advice or other financial services is FCA-authorized.

If you don't use an FCA-authorized firm, you also won't have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme. So you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on 0800 111 6768 to check the firm is permitted to give pension advice. Beware of fraudsters pretending to be from a firm authorised by the FCA, as it could be what we call a 'clone firm'. Use the contact details provided on the FCA Register, not the details they give you.

3

Don't be rushed or pressured

Take your time to make all the checks you need – even if this means turning down an 'amazing deal'. Be wary of promised returns that sound too good to be true and don't be rushed or pressured into making a decision.

4

Get impartial information and advice

MoneyHelper (www.moneyhelper.org.uk) – Provides free independent and impartial information and guidance.

Pension Wise – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options at: www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/pension-wise

Financial advisers – It's important you make the best decision for your own personal circumstances, so you should seriously consider using the services of a financial adviser. If you do opt for an adviser, be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with.

www.fca.org.uk/scamsmart

*FCA Financial Lives

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FINANCIAL
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 The
Pensions
Regulator