

1. SUMMARY OF DETAILS IN RESPECT OF: MR D BAILEY	
Name of Transferring Scheme: Bank Of Montreal 1972 Pension Plan	
1.1 Quotation Date:	11 September 2012
1.2 Guarantee Expiry Date: <i>NB. No guarantee can be offered whilst you are still in Pensionable Service</i>	10 January 2013
1.3 Total Transfer Value of benefits detailed in Section 3 Not including AVCs The trustees are allowed, under paragraph 15 of schedule 1A to the Occupational Pension Schemes (Transfer Values) Regulations 1996 (SI 1996/1847), to reduce your transfer value to reflect reasonable administrative costs (net of administrative savings) if you transfer out of the scheme. Therefore the amount quoted above will be reduced by £xxxxx if your transfer proceeds.	£149168.00
1.4 Member's normal contributions (including member's contractual contributions transferred to the Scheme) included in the Total Transfer Value:	£0.00
1.5 Member's voluntary contributions (including voluntary contributions transferred to the scheme) excluded from the Total Transfer Value: Total Additional Voluntary Contributions <ul style="list-style-type: none"> ▪ AVCs that commenced Pre 8 April 1987 ▪ AVCs that commenced Post 7 April 1987 	£0.00 £0.00 £0.00
1.6 Contracted-out rights included in Total Transfer Value: In respect of Pre 6 April 1997 In respect of Post 5 April 1997	£18835.00 £80703.00
1.7 Amount of Transfer Value which is subject to increases at 5% or the rise in the cost of living in the UK if less Amount of Transfer Value which is subject to increases at 2.5% or the rise in the cost of living in the UK if less	£80703.00 £0.00
1.8 Amount of LRP included in Transfer Value (which will be reclaimed, if appropriate)	£0.00
1.9 Details of the alternative benefits within the Scheme are as stated in Section 3 and in the Scheme Details Form	
1.10 PLEASE NOTE THAT MERCER IS ACTING PURELY IN ACCORDANCE WITH ITS DUTY AS ADMINISTRATOR OF THE TRANSFERRING SCHEME AND DOES NOT PROFESS TO OFFER ANY ADVICE IN RESPECT OF THE MEMBER'S PERSONAL CIRCUMSTANCES.	

2. MEMBER DETAILS	
2.1 Member's Name (Title, Initials and Surname)	MR D BAILEY
2.2 Last known address	12 ASHWORTH PLACE CHURCH LANGLEY HARLOW ESSEX CM17 9PU
2.3 Date of Birth:	20 June 1968
2.4 Verified?:	Y
2.5 Marital or Registered Civil Partnership Status:	Married
2.6 Membership Class	See Scheme Details Form for full details
2.7 National Insurance Number:	NR138984B
2.8 Date employment commenced:	16 January 1989
2.9 Date Contracted Out employment commenced:	01 July 1993
2.10 Date pensionable service commenced:	01 July 1993
2.11 Date pensionable service ended:	02 March 2001
<p>This statement is based on the information currently held by the administrator of the scheme and is produced for information only. It is not proof of entitlement and confers no right to benefits. All benefits must be calculated and paid only in accordance with the trust deed and rules of the scheme and UK and European law, and are therefore subject to review before payment.</p>	

