

Private and Confidential
RC Administration Limited
1a Park Lane
Poynton
Stockport
SK12 1RD

Legal & General
Workplace Savings
Brunel House
2 Fitzalan Road
Cardiff
CF24 0EB

13 September 2023

Member Name: MS KIM DALY
Arrangement Number: 2421737401

Dear Sir/Madam,

In regards to a recent request; we have included a pension product fact sheet, which is designed to give you all the information you may need regarding your customer's plan.

Yours sincerely,

Customer Services
Workplace DC Pensions
Legal & General Assurance Society Limited

**For more details about
Workplace Pensions**

Including our Manage Your Account
facility, visit:

www.landg.com/workplacepensions

Or E-mail us at:

DCthirdparty.response@landg.com

Key information

Nominated Retirement Age:	65 years
Policy Start Date:	13/01/2020
Current Value*:	£62,598.79
Transfer Value*:	£62,596.59
Scheme Name:	WPL_ LEGAL & GENERAL WORKSAVE PENSION PLAN
Scheme Written Under Trust:	No
Product:	Worksave Pension Plan (generation 3)
Type of pension:	Group Personal Pension (Defined Contribution)
HMRC Approved Scheme Reference:	00714474RE

*The values quoted are as at 12/09/2023, are not guaranteed and may change at any time.

*Note: Any difference between the Current Value and the Transfer Value is the Annual Management Charge accrued since the last Annual Management Charge deduction.

Investments

Lifestyling

Contribution Type	Lifestyle applied
Regular Contributions	BPSP Lifestyle Profile
Single Premium	BPSP Lifestyle Profile
Lifestyling included in projections:	Yes

As at 12/09/2023, this member is invested in the following funds:

Fund Name	Units	Bid price	Amount invested
Diversified Fund	5,219.393	£11.9935	£62,598.79

Fund Name	SEDOL	With Profits?	FMC
Diversified Fund	N/A	No	0.26%

Note the FMC may include additional expenses that are quoted on the fund factsheet where applicable.

For further information about individual funds, including fund prices and charges, fact sheets and performance history, please visit:

<https://fundcentres.lgim.com/uk/workplace-adviser/select-product/>

The current allocation of funds for this member is as follows:

Type of Contribution	Fund Name	Percentage
Regular Contributions	Diversified Fund	100%

Single Premium	Diversified Fund	100%
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The following fund switches have taken place.

Date of Switch	Fund Name	Amount	In/Out
	No switches.		

The following withdrawals have taken place.

Date of Withdrawal	Amount	Type
	No withdrawals.	

Available Funds

Total number of funds available to be invested in	Maximum Number of funds available to invest in at one time	Charge for fund switching
89	50	None

The available funds, historic fund performance and key features documents can be found on our website adviser centre at:

<https://fundcentres.lgim.com/uk/workplace-adviser/select-product/>

Contributions

Type of Contribution	Contribution Status	Contribution Frequency
Regular Contributions	Suspended	Monthly
Single Premium	Fully in force	Single Premium

Note: Any changes to the regular contributions would only be as a result of changes to the contributions received.

The contribution history for this member is as follows:

Date of Contribution	Contribution Type	Contribution Amount
23/01/2020	Employer's contribution	£550.72
21/02/2020	Employer's contribution	£917.83
23/03/2020	Employer's contribution	£917.83
23/04/2020	Employer's contribution	£917.83
22/05/2020	Employer's contribution	£917.83
23/06/2020	Employer's contribution	£917.83
24/07/2020	Employer's contribution	£917.83
21/08/2020	Employer's contribution	£917.83

23/09/2020	Employer's contribution	£917.83
23/10/2020	Employer's contribution	£917.83
23/11/2020	Employer's contribution	£917.83
16/12/2020	Employer's contribution	£917.83
22/01/2021	Employer's contribution	£917.83
23/02/2021	Employer's contribution	£917.83
23/03/2021	Employer's contribution	£9,762.33
23/04/2021	Employer's contribution	£2,905.88
21/05/2021	Employer's contribution	£2,905.88
23/06/2021	Employer's contribution	£2,905.88
23/07/2021	Employer's contribution	£2,905.88
24/08/2021	Employer's contribution	£2,905.88
23/09/2021	Employer's contribution	£1,215.06
22/10/2021	Employer's contribution	£1,839.95
23/11/2021	Employer's contribution	£1,782.10
16/12/2021	Employer's contribution	£1,782.10
21/01/2022	Employer's contribution	£1,782.10
23/02/2022	Employer's contribution	£1,782.10
23/03/2022	Employer's contribution	£6,379.22
25/04/2022	Employer's contribution	£1,529.24
23/05/2022	Employer's contribution	£1,529.24
23/06/2022	Employer's contribution	£1,529.24
22/07/2022	Employer's contribution	£1,762.22
25/08/2022	Employer's contribution	£1,451.58
23/09/2022	Employer's contribution	£1,451.58

Benefits

Transfer In Details

Date of Transfer	Ceding Scheme	Block Transfer
	No transfers in.	

Tax Free Cash Entitlement

Protected Tax Free Cash at 6 th April 2006	No protected tax free cash
Tax Free Cash	25%

The above Tax Free Cash Entitlement does not include any deductions from drawdowns which may have taken place.

Retirement Options

This plan offers the following retirement options:

- Full Cash Lump Sum/Small Pot
- Partial Cash Lump Sum for funds over £2,000
- Flexi-Access Drawdown
- Annuity (Standard or Enhanced)
- Cash Out Retirement Plan
- Fixed Term Retirement Plan
- OMO Annuity

Death Benefits

Implications	Description
Pre crystallisation of benefits	100% return of fund value as of date of death confirmed.
Post benefit crystallisation	The death benefits would be dependent on how the money was claimed upon retirement by the member.

Other Benefits:

The following table outlines the availability of other benefits on this plan:

Benefit	Applicable?
Indexation / Automatic Contribution Increase	No
Guaranteed Annuity Rates (GAR)	No
Guaranteed Minimum Pension (GMP)	No
Reference Scheme Testing (RST)	No
Waiver of Contributions	No
Life Cover / Life Sum Assured	No
Large Fund Discount	No
Loyalty Bonus	No
There are no other guarantees or bonuses of any kind	

Charging Structure

Legal and General only charge an Annual Management Charge (AMC) and a Fund Management Charge, where applicable. Thus the AMC plus the FMC is the total charge. Legal and General apply no other charges to manage the policy.

Charges	Detail
Allocation Rate	100%
Monthly / Annual Policy Fees	The Annual Management Charge is calculated daily and applied monthly. The Fund Management Charge is calculated daily and applied by reducing the unit price for the fund.
Platform Fee / Plan Charge	None
Adviser Charge / Trial Commission	Information is only available to servicing agents.
Charge to Switch / Redirect	None
Lifestyling Penalties	None
Transfer In or Out Fees / Transfer Penalties	None
Fund Rebates / Reinvestment Charges	None
Exit Penalties	None
Retirement Claim / Withdrawal Charges	None
Bid/ Offer Spread	L&G use a swinging price so that only members buying or selling units in a fund incur the associated trading costs via a bid/mid or offer/mid spread dependent on fund flows. Netting off is used where possible. More information on spreads and transaction costs can be found at https://www80.landg.com/DocumentLibraryWeb/Document?reference=switch_transaction_costs.pdf
Facilitated Adviser Charge	Available on this policy on an ad hoc basis. On-going adviser charging is not available.
Annual Management Charge	See below for details
Fund Management Charge	See Investments section for details
Externally managed funds, and some internal actively managed funds, may carry a fund management charge. Please refer to the Investment Zone Fund Centre for fund fact sheets. Where a fund states Basic Annual Management charge – no fund management charge is made.	

Details of fund management charges can be found on our website:

<https://fundcentres.lgim.com/uk/workplace-adviser/select-product/>

The Annual Management Charge on this plan is as follows.

Annual Management Charge	Regular Contributions
£0.00	0.040%
£50,000.00	0.040%

Annual Management Charge	Single Premium
£0.00	0.040%
£50,000.00	0.040%

Transfer Information

Benefit	Available?
Transfer in allowed?	Yes
Transfer out allowed?	Yes
Partial transfer allowed?	Yes
Minimum partial transfer amount	£2,000
Minimum left in plan	£100

Please be aware that Legal and General reserve the right to withdraw this option in all cases.

For partial transfer forms and requests contact our claims team via email at corporatepensionclaims@landg.com

Transferring In Packs

Transfer In packs can be requested via email at transferinpack@landg.com, and you can request that a pack be emailed or posted to you.

Transferring Out

Legal & General are able to process cash transfers out via **Origo Options**, please contact the new provider for more information.

Where an **Origo Options** transfer is not available to for the new scheme, a transfer declaration pack can be provided upon request to GroupTransfersOut@landg.com.