

Plan Summary

Policy Details

Policy : MR F IRVINE 2613704
Contract : RS-PP(CAPPED)

Personal Details

| | | | |
|--|-----------------|--|--|
| Policy Status | Live | Date of Birth | 22/07/1957 |
| Sex | Male | Marital Status | Married |
| NI Number | YZ357110C | Commencement Date | 28/07/2008 |
| Yearly Earnings | £1.00 | Address | 32 Wymering Road Portsmouth Hants PO2 7HY |
| Chosen Retirement Date | | | |
| Non Prot Rights | 22/07/2022 (65) | | |
| Prot Rights | 22/07/2022 (65) | | |
| Review Date | 28/07/2016 | | |
| Compulsory Maximum Income Review Date | 28/07/2016 | | |
| | | Day Phone: | |
| | | Eve Phone: | |
| | | email: | |
| Self Investments ? | No | Income Release ? | Yes |
| Contracted-Out ? | No | Single Contribution(s) Received ? | No |
| Regular Contributions ? | No | Contracting-Out Payment(s) Received ? | No |
| Transfer Contribution(s) Received ? | Yes | LTD/STD ? | No |

Values

Value as at 09/05/2016

| | Total | Income Release Account | Savings Account |
|---------------------------|-----------|------------------------|-----------------|
| Fund value | 45,297.07 | 45,297.07 | 0.00 |
| includes protected rights | 10,023.57 | 10,023.57 | 0.00 |
| Transfer value | 45,297.07 | | |
| includes protected rights | 10,023.57 | | |
| Death claim value | 45,297.07 | | |
| includes protected rights | 10,023.57 | | |

The values shown above are not guaranteed.

Lifetime allowance used: 2.87%

Contribution Basis

Current Contribution Level

Total Contributions as at 09/05/2016

Frequency

Regular Contributions

Last Payment Received

Member (Net of Tax) £ 0.00

Current Member No Contributions
Expected

Employer £ 0.00

Current Employer No Contributions
Expected

Single Contributions

Member (Net of Tax) £ 0.00

Employer £ 0.00

Transfer Values £ 47411.89

Contracting-Out Payments £ 0.00

Contributions Paid

There were no Regular Premiums contributions paid for the Last two plan years.

Transactions

From 09/05/2015 to 09/05/2016

| Date | Fund | Type | Amount (£) | Price (p) | Units |
|------------|---------------|--------------|------------|-----------|--------|
| 27/04/2016 | Defensive Mgd | Transfer AMC | -2.86 | 302.30 | -0.947 |
| 27/04/2016 | Defensive Mgd | Transfer AMC | -0.81 | 302.30 | -0.269 |
| 27/03/2016 | Defensive Mgd | Transfer AMC | -2.59 | 300.60 | -0.862 |
| 27/03/2016 | Defensive Mgd | Transfer AMC | -0.74 | 300.60 | -0.245 |
| 27/02/2016 | Defensive Mgd | Transfer AMC | -2.89 | 297.00 | -0.973 |
| 27/02/2016 | Defensive Mgd | Transfer AMC | -0.82 | 297.00 | -0.276 |
| 27/01/2016 | Defensive Mgd | Transfer AMC | -2.91 | 292.20 | -0.996 |

| | | | | | |
|------------|---------------|--------------|-------|--------|--------|
| 27/01/2016 | Defensive Mgd | Transfer AMC | -0.83 | 292.20 | -0.283 |
| 27/12/2015 | Defensive Mgd | Transfer AMC | -2.79 | 298.10 | -0.935 |
| 27/12/2015 | Defensive Mgd | Transfer AMC | -0.79 | 298.10 | -0.266 |
| 27/11/2015 | Defensive Mgd | Transfer AMC | -2.87 | 299.60 | -0.959 |
| 27/11/2015 | Defensive Mgd | Transfer AMC | -0.82 | 299.60 | -0.272 |
| 27/10/2015 | Defensive Mgd | Transfer AMC | -2.79 | 298.10 | -0.936 |
| 27/10/2015 | Defensive Mgd | Transfer AMC | -0.79 | 298.10 | -0.266 |
| 27/09/2015 | Defensive Mgd | Transfer AMC | -2.91 | 292.60 | -0.994 |
| 27/09/2015 | Defensive Mgd | Transfer AMC | -0.83 | 292.60 | -0.282 |
| 27/08/2015 | Defensive Mgd | Transfer AMC | -2.92 | 290.70 | -1.004 |
| 27/08/2015 | Defensive Mgd | Transfer AMC | -0.83 | 290.70 | -0.285 |
| 27/07/2015 | Defensive Mgd | Transfer AMC | -2.73 | 299.90 | -0.910 |
| 27/07/2015 | Defensive Mgd | Transfer AMC | -0.78 | 299.90 | -0.259 |
| 27/06/2015 | Defensive Mgd | Transfer AMC | -2.82 | 299.20 | -0.944 |
| 27/06/2015 | Defensive Mgd | Transfer AMC | -0.80 | 299.20 | -0.268 |
| 27/05/2015 | Defensive Mgd | Transfer AMC | -2.71 | 303.60 | -0.894 |
| 27/05/2015 | Defensive Mgd | Transfer AMC | -0.77 | 303.60 | -0.254 |

Investments

Please note that you are currently invested in the 'Cautious Retirement Investment Strategy'.

| Fund Manager | Fund Name | Units | Price (p) | Value (£) | Includes Protected Rights (£) |
|---------------------|-----------------------|--------------|------------------|------------------|--------------------------------------|
| Royal London | RLP Defensive Managed | 15068.885 | 300.60 | 45297.07 | 10023.57 |

Current Total Fund Value

£45,297.07

£10,023.57

The value quoted above is not the value payable on settlement.

Core Investment Funds - Units in the Investment Funds are bought and sold at the Unit Price. A management charge is deducted daily from the Fund before calculation of unit prices. The value of investments in the Pension Investment Funds is not guaranteed and prices may fall as well as rise.

Information about the Strategy

As you approach retirement you will probably want to reduce your investment risk. This Lifestyle Strategy is designed to help you do that. The investments are gradually switched from higher to lower risk funds as you get closer to retirement. This automatic switching will occur on a yearly basis on, or as close as possible, to the date on which your birthday falls.

The Lifestyle Strategy is not compulsory. It can be started or stopped at any time, but it must apply to all payments into the plan.

Investments in the Lifestyle Strategy are switched automatically, so market conditions aren't taken into account when a switch takes place. Assumptions are also made about the type of benefits you will select at retirement. Over time, your circumstances and decisions about retirement can change and you may wish to take advice on whether this strategy still meets your needs.

The Lifestyle Strategy is based on your selected retirement date. If you change your planned retirement date without letting us know, your investment allocation may no longer be appropriate.

Life styling has already started on your plan.

Cautious Retirement Investment Strategy

Please note that this table applies to the Non Protected Rights part of the plan only

You have a selected retirement age of 65

| 11 years from retirement: | |
|---------------------------|---------|
| RLP Defensive Managed | 100.00% |

| 5 years from retirement: | |
|--------------------------|--------|
| RLP Defensive Managed | 80.00% |
| RLP Fixed Interest | 15.00% |
| RLP Deposit | 5.00% |

| 4 years from retirement: | |
|--------------------------|--------|
| RLP Defensive Managed | 60.00% |
| RLP Fixed Interest | 30.00% |
| RLP Deposit | 10.00% |

| 3 years from retirement: | |
|--------------------------|--------|
| RLP Defensive Managed | 40.00% |
| RLP Fixed Interest | 45.00% |
| RLP Deposit | 15.00% |

| 2 years from retirement: | |
|--------------------------|--------|
| RLP Defensive Managed | 20.00% |
| RLP Fixed Interest | 60.00% |
| RLP Deposit | 20.00% |

| | |
|--------------------------------|--------|
| 1 year from retirement: | |
| RLP Fixed Interest | 75.00% |
| RLP Deposit | 25.00% |

| | |
|-----------------------|--------|
| At retirement: | |
| RLP Fixed Interest | 75.00% |
| RLP Deposit | 25.00% |

| |
|--|
| Cautious Retirement Investment Strategy |
|--|

Please note that this table applies to the Protected Rights part of the plan only

You have a selected retirement age of 65

| | |
|----------------------------------|---------|
| 11 years from retirement: | |
| RLP Defensive Managed | 100.00% |

| | |
|---------------------------------|--------|
| 5 years from retirement: | |
| RLP Defensive Managed | 80.00% |
| RLP Fixed Interest | 20.00% |

| | |
|---------------------------------|--------|
| 4 years from retirement: | |
| RLP Defensive Managed | 60.00% |
| RLP Fixed Interest | 40.00% |

| | |
|---------------------------------|--------|
| 3 years from retirement: | |
| RLP Defensive Managed | 40.00% |
| RLP Fixed Interest | 60.00% |

| | |
|---------------------------------|--------|
| 2 years from retirement: | |
| RLP Defensive Managed | 20.00% |
| RLP Fixed Interest | 80.00% |

| | |
|--------------------------------|---------|
| 1 year from retirement: | |
| RLP Fixed Interest | 100.00% |

| | |
|-----------------------|---------|
| At retirement: | |
| RLP Fixed Interest | 100.00% |

To find out more information about your chosen Lifestyle Strategy, please log on to our online services at royallondon.com/oneservices or contact us.

For any further information please visit the Royal London website, www.royallondon.com

Pension Commencement Lump Sum Payment

| Date Paid | Amount (£) | Account No | Sort Code |
|------------|------------|------------|-----------|
| 29/07/2008 | 11852.97 | 39398346 | 09-01-26 |

Income Release Payments

No successful payments found.

Income Release

Payment Details for Period 28/07/2015 to 27/07/2016

All income amounts shown are before tax

Previous regular income instructions have been cancelled

Income (GAD) Limits

| | | | |
|-----------------------|----------|---|----------|
| Minimum Income | £0.00 | Total Income Paid to Date | £0.00 |
| Maximum Income | £2728.84 | (of which £0.00 Adhoc, £0.00 Regular Payments) | |
| | | Additional Regular Income Payments Expected | £0.00 |
| | | Total (Paid To Date + Additional Expected) | £0.00 |
| | | Additional Income Available | £2728.84 |
| | | (Maximum Income - Total) | |
| | | Total Available as Immediate Adhoc Payment (Additional Income Available + Additional Regular Income Payments Expected) | £2728.84 |

Contact Details

If you have any further queries please contact us using the details below.

| | |
|-------------------------|--|
| Policy Number | 2613704 |
| Email | incomereleaseteam@royallondon.com |
| Telephone Number | 0845 60 50 050 |
| Postal Address | Royal London Royal London House Alderley Road Wilmslow Cheshire SK9 1PF |