

## The Deloitte Pension Plan (DC Transfer)

Statement issued	2 May 2023
Scheme number	TR1100
Member name	J SARMAD
Member number	TM100182918
Date of birth	31 Jan 1980

**Plan information, issued 2 May 2023**

Mrs J SARMAD  
5 Stratford Drive  
Wootton  
NORTHAMPTON  
NN4 6JT

## Personal details

Name	J SARMAD
Member number	TM100182918
National Insurance number	SE765078C
Date of birth	31 January 1980
Date of leaving pensionable service	22 March 2018
Address	5 Stratford Drive Wootton NORTHAMPTON NN4 6JT

## Plan details

Plan start date	31 October 2013
Plan status	Paid up
Normal retirement date	31 January 2045
Scheme name	The Deloitte Pension Plan (DC Transfer)
Employer name	Deloitte LLP
Scheme type	Occupational Pension Scheme written under Trust
Registration details	Registered with HM Revenue & Customs as a registered pension scheme under Chapter 2 of Part 4 of the Finance Act 2004

## Plan charges

### Yearly fund management charge

This is the charge to cover the day-to-day costs of managing the funds you're invested in. It's included in the calculation of the daily fund prices.

We've agreed a discount for your scheme which means we'll add units to your plan every month.

## Plan details - continued

### Fund switch charge

We'll not normally make a charge for switching funds. However we reserve the right to charge if a switch involves an externally managed fund and the manager charges us for a switch.

### Other charges deducted from your plan

The table below shows the charges and fees taken from your plan since it started.

Charge type	Amount	Date
Scheme Member Fee	£2.75	1 Mar 2014
Scheme Member Fee	£2.75	1 Apr 2014
Scheme Member Fee	£2.75	1 May 2014
Scheme Member Fee	£2.75	1 Jun 2014
Scheme Member Fee	£2.75	1 Jul 2014
Scheme Member Fee	£2.75	1 Aug 2014
Scheme Member Fee	£2.75	1 Sep 2014
Scheme Member Fee	£2.75	1 Oct 2014
Scheme Member Fee	£2.75	1 Nov 2014
Scheme Member Fee	£2.75	1 Dec 2014
Scheme Member Fee	£2.75	1 Jan 2015
Scheme Member Fee	£2.75	1 Feb 2015
Scheme Member Fee	£2.75	1 Mar 2015
Scheme Member Fee	£2.75	1 Apr 2015
Scheme Member Fee	£2.75	1 May 2015
Scheme Member Fee	£2.75	1 Jun 2015
Scheme Member Fee	£2.75	1 Jul 2015
Scheme Member Fee	£2.75	1 Aug 2015
Scheme Member Fee	£2.75	1 Sep 2015
Scheme Member Fee	£2.75	1 Oct 2015
Scheme Member Fee	£2.75	1 Nov 2015
Scheme Member Fee	£2.75	1 Dec 2015
Scheme Member Fee	£2.75	1 Jan 2016
Scheme Member Fee	£2.75	1 Feb 2016
Scheme Member Fee	£2.75	1 Mar 2016
Scheme Member Fee	£2.75	1 Apr 2016
Scheme Member Fee	£2.75	1 May 2016

## Plan details - continued

### Other charges deducted from your plan - continued

Charge type	Amount	Date
Scheme Member Fee	£2.75	1 Jun 2016
Scheme Member Fee	£2.75	1 Jul 2016
Scheme Member Fee	£2.75	1 Aug 2016
Scheme Member Fee	£2.75	1 Sep 2016
Scheme Member Fee	£2.75	1 Oct 2016
Scheme Member Fee	£2.75	1 Nov 2016
Scheme Member Fee	£2.75	1 Dec 2016
Scheme Member Fee	£2.75	1 Jan 2017
Scheme Member Fee	£2.75	1 Feb 2017
Scheme Member Fee	£2.75	1 Mar 2017
Scheme Member Fee	£2.75	1 Apr 2017
Scheme Member Fee	£2.75	1 May 2017
Scheme Member Fee	£2.75	1 Jun 2017
Scheme Member Fee	£2.75	1 Jul 2017
Scheme Member Fee	£2.75	1 Aug 2017
Scheme Member Fee	£2.75	1 Sep 2017
Scheme Member Fee	£2.75	1 Oct 2017
Scheme Member Fee	£2.75	1 Nov 2017
Scheme Member Fee	£2.75	1 Dec 2017
Scheme Member Fee	£2.75	1 Jan 2018
Scheme Member Fee	£2.75	1 Feb 2018
Scheme Member Fee	£2.75	1 Mar 2018
Scheme Member Fee	£2.75	1 Apr 2018
Scheme Member Fee	£2.75	1 May 2018
Scheme Member Fee	£2.75	1 Jun 2018
Scheme Member Fee	£2.75	1 Jul 2018
Scheme Member Fee	£2.75	1 Aug 2018
Scheme Member Fee	£2.75	1 Sep 2018
Scheme Member Fee	£2.75	1 Oct 2018
Scheme Member Fee	£2.75	1 Nov 2018
Scheme Member Fee	£2.75	1 Dec 2018

## Plan details - continued

### Other charges deducted from your plan - continued

Charge type	Amount	Date
Scheme Member Fee	£2.75	1 Jan 2019
Scheme Member Fee	£2.75	1 Feb 2019
Scheme Member Fee	£2.75	1 Mar 2019
Scheme Member Fee	£2.75	1 Apr 2019
Scheme Member Fee	£2.75	1 May 2019
Scheme Member Fee	£2.75	1 Jun 2019
Scheme Member Fee	£2.75	1 Jul 2019
Scheme Member Fee	£2.75	1 Aug 2019
Scheme Member Fee	£2.75	1 Sep 2019
Scheme Member Fee	£2.75	1 Oct 2019
Scheme Member Fee	£2.75	1 Nov 2019
Scheme Member Fee	£2.75	1 Dec 2019
Scheme Member Fee	£2.75	1 Jan 2020
Scheme Member Fee	£2.75	1 Feb 2020
Scheme Member Fee	£2.75	1 Mar 2020
Scheme Member Fee	£2.75	1 Apr 2020
Scheme Member Fee	£2.75	1 May 2020
Scheme Member Fee	£2.75	1 Jun 2020
Scheme Member Fee	£2.75	1 Jul 2020
Scheme Member Fee	£2.75	1 Aug 2020
Scheme Member Fee	£2.75	1 Sep 2020
Scheme Member Fee	£2.75	1 Oct 2020
Scheme Member Fee	£2.75	1 Nov 2020
Scheme Member Fee	£2.75	1 Dec 2020
Scheme Member Fee	£2.75	1 Jan 2021
Scheme Member Fee	£2.75	1 Feb 2021
Scheme Member Fee	£2.75	1 Mar 2021
Scheme Member Fee	£2.75	1 Apr 2021
Scheme Member Fee	£2.75	1 May 2021
Scheme Member Fee	£2.75	1 Jun 2021
Scheme Member Fee	£2.75	1 Jul 2021

## Plan details - continued

### Other charges deducted from your plan - continued

Charge type	Amount	Date
Scheme Member Fee	£2.75	1 Aug 2021
Scheme Member Fee	£2.75	1 Sep 2021
Scheme Member Fee	£2.75	1 Oct 2021
Scheme Member Fee	£2.75	1 Nov 2021
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Scheme Member Fee	£2.75	1 Jan 2022
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Scheme Member Fee	£2.75	1 Dec 2022
Scheme Member Fee	£2.75	1 Jan 2023
Scheme Member Fee	£2.75	1 Feb 2023
Scheme Member Fee	£2.75	1 Mar 2023
Scheme Member Fee	£2.75	1 Apr 2023
Scheme Member Fee	£2.75	1 May 2023

#### Member fee

A charge is collected by cancelling units in your plan each month to cover the cost of any fee.

**The above charges are subject to change.**

### Other plan information

#### With profits

This plan does not invest in with profits and no bonuses will be paid.

#### Guaranteed annuity rates

This plan does not provide a guaranteed annuity rate.

## Plan details - continued

### Contribution protection benefit

This plan does not provide a contribution protection benefit.

### Block transfers

If you've existing rights in the plan to an enhanced tax free lump sum of greater than 25% of your fund or a right to take benefits before age 55, both these rights will be lost if you choose to transfer out of the scheme. Please speak to a financial adviser if you are not sure what to do next.

### Available fund range

Standard Life funds are professionally managed to allow you to achieve the balance you require between security and growth potential. You can access the fund(s) you're invested in by visiting [www.standardlife.co.uk](http://www.standardlife.co.uk).

## Retirement options

Here's some information about the retirement options that could be available to you.

- You will normally receive all your benefits at your normal retirement date. However, you may be able to start taking all or part of your benefits from age 55, if this is earlier.
- You may be able to take your benefits earlier than age 55 if you have to retire due to ill health.
- You can use your plan to buy a guaranteed income (also known as an annuity) which is taxable and will be paid for the rest of your life. Or, you may be able to take part of the plan value as a tax free lump sum and use the remainder to buy a smaller taxable pension.
- You can take tax free lump sums from your plan, either as a one-off or regular payments.
- You can access your benefits flexibly by taking tax free lump sums and taxable income either as one-off payments or regular payments.
- 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 plan first though, because you could lose them.

## What happens if you die before you access your benefits?

When you die, any pot which remains can be passed on. Who receives it is at the discretion of the trustee. You can let the trustee know who you would like it to be paid to by completing an expression of wish form. As the trustee decides who receives the pot, it is normally paid free of inheritance tax.

If you die before age 75, payments out will normally be free of income tax. If you die after age 75, payments out will normally be charged income tax at the beneficiary's marginal rate.

## Investment details

The table below shows the value of your funds on 1 May 2023.

### Summary of your investments

<b>Total value of your investments</b>	<b>£29,975.05</b>
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- Single contributions, transfer payments or instructions given to us up to 3 working days before 1 May 2023 may not be included. If you would like a more recent view of your plan, please speak to your pension scheme contact.
- Please contact a financial adviser if you need more information about your investments.

### Breakdown of your investments

Fund name	Number of units	Unit price (p)	Value
SL Deloitte Index Linked Gilt Pension Fund	4454.059	110.864802	£4,937.98
SL Deloitte Passive 40/60 Global Equity Pension Fd	8559.607	220.656630	£18,887.34
SL Deloitte Passive 80% Equity/20% Bond Pension Fd	3150.615	195.191559	£6,149.73
<b>Total value of your investments</b>			<b>£29,975.05</b>

## Plan value

The tables below show the value of your funds on 1 May 2023 so you can see where your money is invested.

### From transfer payments

Fund name	Amount
SL Deloitte Index Linked Gilt Pension Fund	£4,937.98
SL Deloitte Passive 40/60 Global Equity Pension Fd	£18,887.34
SL Deloitte Passive 80% Equity/20% Bond Pension Fd	£6,149.73
<b>Total</b>	<b>£29,975.05</b>

## Transfer value

This value is the amount you could have transferred to another plan on 1 May 2023.

<b>Total transfer value</b>	<b>£29,975.05</b>
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#### Please note:

- These values are for illustration only and are not guaranteed.
- We calculate the actual value after the close of business on each working day.
- The transfer value assumes that the last contribution was paid on 31 October 2013.
- Sometimes a transfer may not be possible. Please contact your pension scheme administrator for more information.
- Instructions given to us up to 3 working days before 1 May 2023 may not be included.

## Summary of contributions and other payments

This table shows all contributions and other payments from 31 October 2013 to 1 May 2023.

Date	Contribution or payment type	Amount
31 Oct 2013	Transfer of ordinary benefits	£15,702.69
<b>Total</b>		<b>£15,702.69</b>

## Transaction statement

### Summary of your investments

Amount in plan on 1 May 2023	£29,975.05
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### Summary of transactions between 31 Oct 2013 and 1 May 2023

Payments in	£15,702.69
Total charges	£305.25
Total credits	£2,075.10

Single contributions, transfer payments or instructions given to us up to 3 working days before 1 May 2023 may not be included. If you would like a more recent view of your plan, please speak to your pension scheme contact.

### Breakdown of your investments

This shows the value of your plan on 1 May 2023.

Fund name	Units held	Unit price (p)	Total amount in each fund
SL Deloitte Index Linked Gilt Pension Fund	4454.059	110.864802	£4,937.98
SL Deloitte Passive 40/60 Global Equity Pension Fd	8559.607	220.656630	£18,887.34
SL Deloitte Passive 80% Equity/20% Bond Pension Fd	3150.615	195.191559	£6,149.73
<b>Total</b>			<b>£29,975.05</b>

### Payments in - how contributions and other payments have been invested

Your contributions and other payments are used to buy 'units' in one or more funds. The value of your plan depends on the number of units held and the price of the units.

Date of investment	Fund name	Amount invested	Unit price (p)	Units bought
1 Nov 2013	SL Deloitte Index Linked Gilt Pension Fund	£4,268.65	103.403461	4128.151
1 Nov 2013	SL Deloitte Passive 40/60 Global Equity Pension Fd	£8,341.83	104.950000	7948.389
1 Nov 2013	SL Deloitte Passive 80% Equity/20% Bond Pension Fd	£3,092.20	105.293000	2936.762
<b>Total amount paid in</b>		<b>£15,702.69</b>		



## Charges

Charge	Amount
Scheme Member Fee	£305.25
<b>Total</b>	<b>£305.25</b>

Charges are made by cancelling units proportionately across your funds. The number of units cancelled depends on the fund prices on the date the charge is applied.

## Credits

Credit	Amount
Fund Discount	£2,075.10
<b>Total</b>	<b>£2,075.10</b>

Credits are applied to the plan by creating units in your funds. Units are created equally across all funds.

## Information on the internet

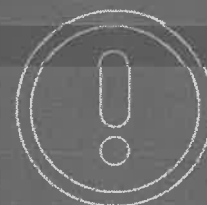
You can get payment details and other valuable information about your plan on the internet. Visit [www.standardlife.co.uk/online](http://www.standardlife.co.uk/online).

## Need any help?

If you have any questions, or need more information about anything to do with your plan, please speak to your pension scheme administrator.



# 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](http://www.fca.org.uk)

- Report to Action Fraud

on 0300 123 2040 or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

- If you're in the middle of a transfer, contact your provider immediately and then get in touch with The Pensions Advisory Service (TPAS) at [www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk)

[www.fca.org.uk/scamsmart](http://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 ([www.register.fca.org.uk](http://www.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 authorized 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

The Pensions Advisory Service ([www.thepensionsadvisoryservice.org.uk](http://www.thepensionsadvisoryservice.org.uk)) – Provides free independent and impartial information and guidance.

Pension Wise ([www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)) – If you're over 50 and have a defined contribution (DC) pension, Pension Wise offers pre-booked appointments to talk through your retirement options.

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](http://www.fca.org.uk/scamsmart)

\*FCA Financial Lives



Scheme number TR1100

Member name: J SARMAD

Member number TM100182918

**Issued on 2 May 2023**

08302 / 343 / 00045

Mrs J SARMAD  
5 Stratford Drive  
Wootton  
NORTHAMPTON  
NN4 6JT



## Dear Mrs SARMAD

Thanks for contacting us about a possible transfer from your Standard Life Pension Plan(s) to another UK registered pension scheme. You need to make sure that transferring is the right thing for you. That is why we recommend that you take independent advice from a financial adviser who is authorised and regulated by the Financial Conduct Authority. If you don't already have a financial adviser, you can find regulated financial advisors in your area by visiting [www.unbiased.co.uk](http://www.unbiased.co.uk). Before you transfer, have you - Checked the FCA's Scam smart website? Pension scams are more common than ever before. For more information about what to look out for, you can go to [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart). Checked that you're not losing any benefits by moving out of your current pension, these may include guaranteed annuity rates/minimum pension, guaranteed growth rates, enhanced tax free cash and discounts on charges? Some of these are extremely valuable and once lost can't be started again.

What do you need to do next? Ask the receiving scheme if they use Origo Options, an online service for transferring between pension schemes. If they do, you can ask them to submit the request for you. This may be quicker and require less paperwork. If the receiving scheme doesn't use Origo Options, we'll need the following documents (excluding In-specie transfers) A fully completed Transfer Application form (GEN2724). This should be completed by you and the receiving scheme or trustee/administrator. Complete one form for each Standard Life plan that you'd like to transfer. A GEN2724 form can be found online at <http://library.adviserzone.com/gen2724.pdf>

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A screen print from HMRC online services showing the registered status of the receiving scheme. The copy must show the Pension Schemes Tax Reference (PSTR) number, HMRC logo, the name of the pension scheme, the name of the scheme administrator and the date the screen print was taken. It must not be dated more than one month before submitting your transfer request to Standard Life. You can ask the receiving scheme or trustee/administrator to provide you with this. If you are transferring to a Small Self-Administered Scheme (SSAS) or an Occupational Pension Scheme (OPS), please refer to the 'Guidance notes for filling in this form' section of the Transfer Application form (GEN2724) for the additional information that you will need to include with the form. When the plan to be transferred has a safeguarded benefit, such as a guaranteed annuity rate or a guaranteed minimum pension, we may be in touch to request further information before completing the transfer.

Sending us your request Please return the completed form (GEN2724) or your written confirmation along with any additional documents to Free Post Standard Life, 30 Lothian Road, Edinburgh, EH1 2DH. Once we receive your request, either through Origo Options or in writing, we'll assess your application. Standard Life performs due diligence on all transfer requests and reserve the right to request additional information if necessary. Kind regards, Standard Life.

### Need any help?

If you have any questions, or need more information about anything to do with your plan, just call us on (call charges will vary).

Yours sincerely



Colin Williams  
**Managing Director Pensions and Savings**