

Lifetime Allowance Certificate

Scheme Name: OARLEAF FACILITIES LIMITED SBA

Member Name: MARK ROUTHORN

You have elected to take option3..... of the required benefits.

Required Benefits

1. I wish to draw all of my fund in Tax Free Cash and Income
2. I wish to vest segments and take as Tax Free Cash and Income
3. I wish to vest sufficient to provide a Tax Free Cash amount of £ 15,000
4. I wish to vest sufficient to provide an annual Income amount of £

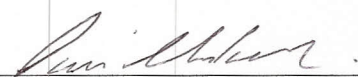
You have advised that you have100%..... of the lifetime allowance remaining before making this election.

As a consequence of this election, you have crystallised69,920..... of your pension fund from this scheme.

Your ~~unsecured~~/alternative secured pension benefits arising from the scheme amounts to £.....45,000.....

You will have a remaining lifetime allowance of96,364%..... with effect from the date of this Certificate.

You have advised that you have not registered from Primary or Enhanced Protection.

Signed: 

Date: 17/9/09

Pension Practitioner .Com Limited
33-35 Daws Lane
Mill Hill
London NW7 4SD