

Lifetime Allowance Certificate

Scheme Name: OAKLEAF FACILITIES LIMITED SIBA

Member Name: PAUL GROOM

You have elected to take option 3 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 £ 21,000
4. I wish to vest sufficient to provide an annual Income amount of £

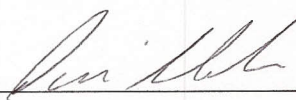
You have advised that you have 100% of the lifetime allowance remaining before making this election.

As a consequence of this election, you have crystallised £84,000 of your pension fund from this scheme.

Your unsecured/~~alternative~~ secured pension benefits arising from the scheme amounts to £ 63,000

You will have a remaining lifetime allowance of 94.909% with effect from the date of this Certificate.

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

Signed: 

Date: 15/9/09

Pension Practitioner .Com Limited
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