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UNIVERSAL GROUP EXECUTIVE PENSION FUND VALUATION & BENEFIT STATEMENT AS AT 31 MARCH 2015

Name	Allan J Bedford	Date of Birth	17 March 1944
Sex	Male	Marital Status	Married
National Insurance No.	YB178551A	Spouse's D.O.B.	26 January 1947

CONTRIBUTIONS TO YOUR PENSION ACCOUNT

Employer monthly contributions to the fund from 01 April 2014 to 31 March 2015	Nil
Your monthly contributions to the fund from 01 April 2014 to 31 March 2015	Nil

PAYMENTS MADE FROM YOUR PERSONAL ACCOUNT

Year to 31 March 2015	Gross Pension Income of £4,720

YOUR SHARE OF FUND

Your share of the fund both (crystallised and uncrystallised) as at 31 March 2015 (£)	60,443.41
Your share of the fund (both crystallised and uncrystallised) as at 31 March 2015 (%)	6.02