

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

David Coates

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 3250

This is how much you have paid in this scheme year

£ 3250

This is how much your employer has added in this scheme year

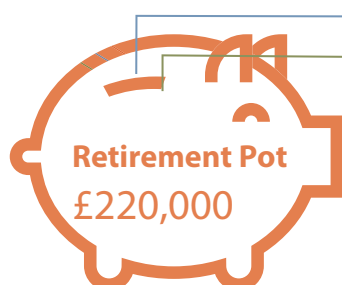
£ 37,921

This is the net change in underlying assets from the scheme.



This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



£ 55,000

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 13,100 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 3250/p.a.

Your employer contributes
£ 3250/p.a.

Your pension is currently invested in cash, funds and property

84 %
in Property

15 %
in Funds

1%
in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£211,997

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a.

We assume inflation at 2.5% p.a.

We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Graham Gerred

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 1858

This is how much you have paid in this scheme year

£ 2100

This is how much your employer has added in this scheme year

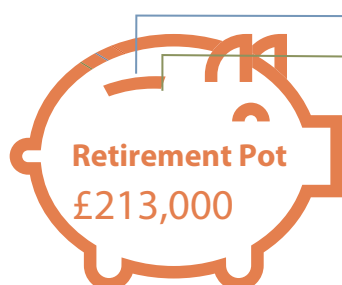
£ 34277

This is the net change in underlying assets from the scheme.



This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



£ 53,250

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 12700 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 1858/p.a.

Your employer contributes
£ 2100/p.a.

Your pension is currently invested in cash, funds and property

84 % in Property **15 %** in Funds **1%** in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£189,708

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a. We assume inflation at 2.5% p.a.
We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Iain Craig

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 2625

This is how much you have paid in this scheme year

£ 2625

This is how much your employer has added in this scheme year

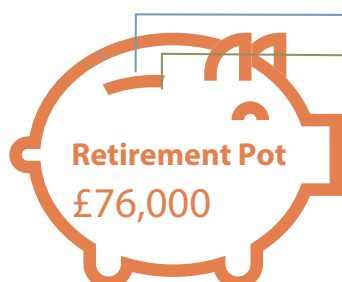
£ 9627

This is the net change in underlying assets from the scheme.



This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



£ 19,000

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 4500 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 2625/p.a.

Your employer contributes
£ 2625/p.a.

Your pension is currently invested in cash, funds and property

84 % in Property **15 %** in Funds **1%** in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£57421

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a. We assume inflation at 2.5% p.a. We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Kim Lombard

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

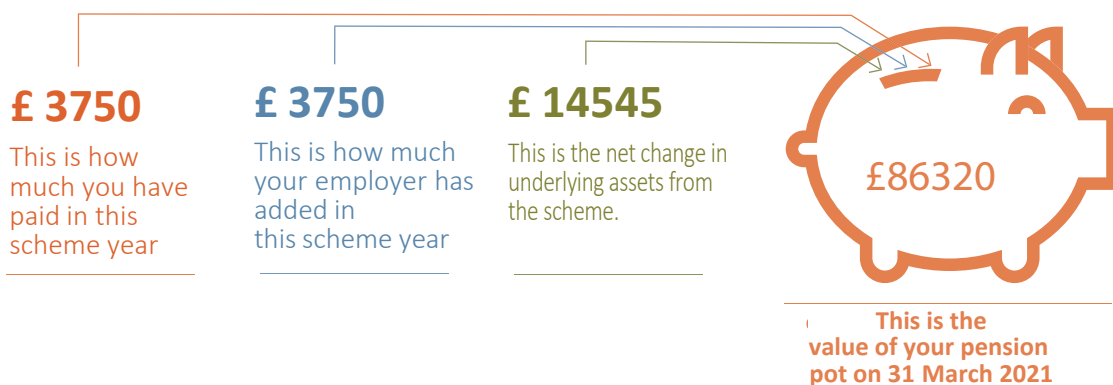
Scheme Administration

Emily McAlister

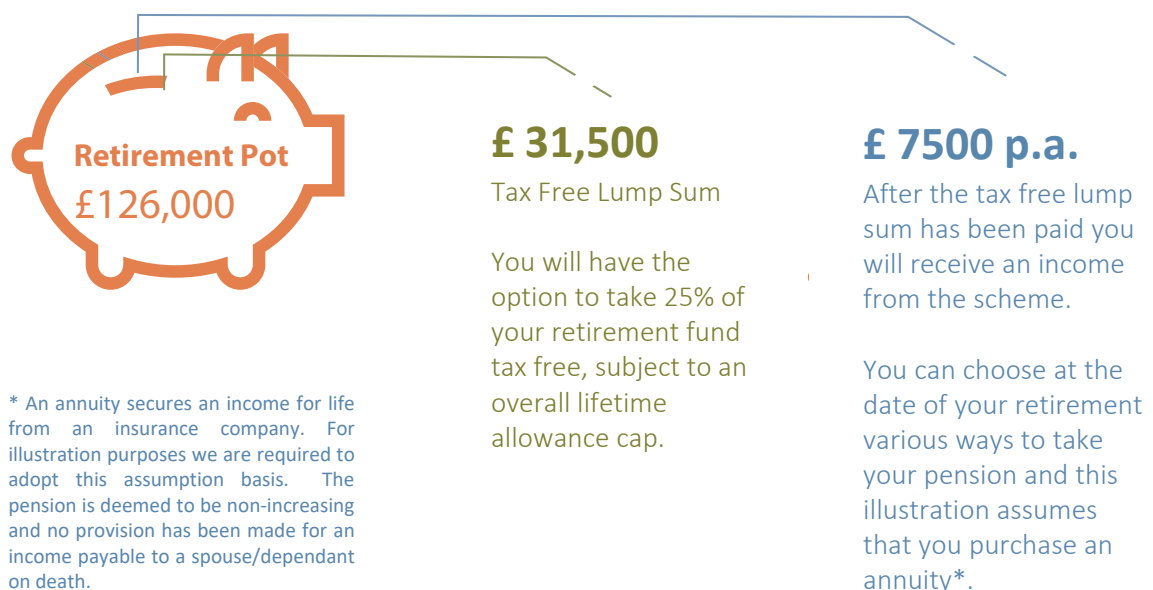
Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months



2. How much money could you get when you retire



3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 3750/p.a.

Your employer contributes
£ 3750/p.a.

Your pension is currently invested in cash, funds and property

84 % in Property **15 %** in Funds **1%** in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£86320

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a. We assume inflation at 2.5% p.a.
We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Melissa Roach

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

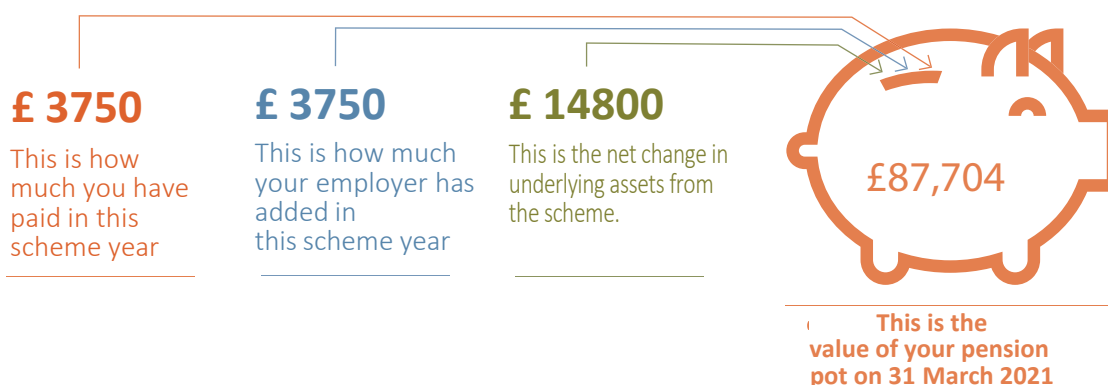
Scheme Administration

Emily McAlister

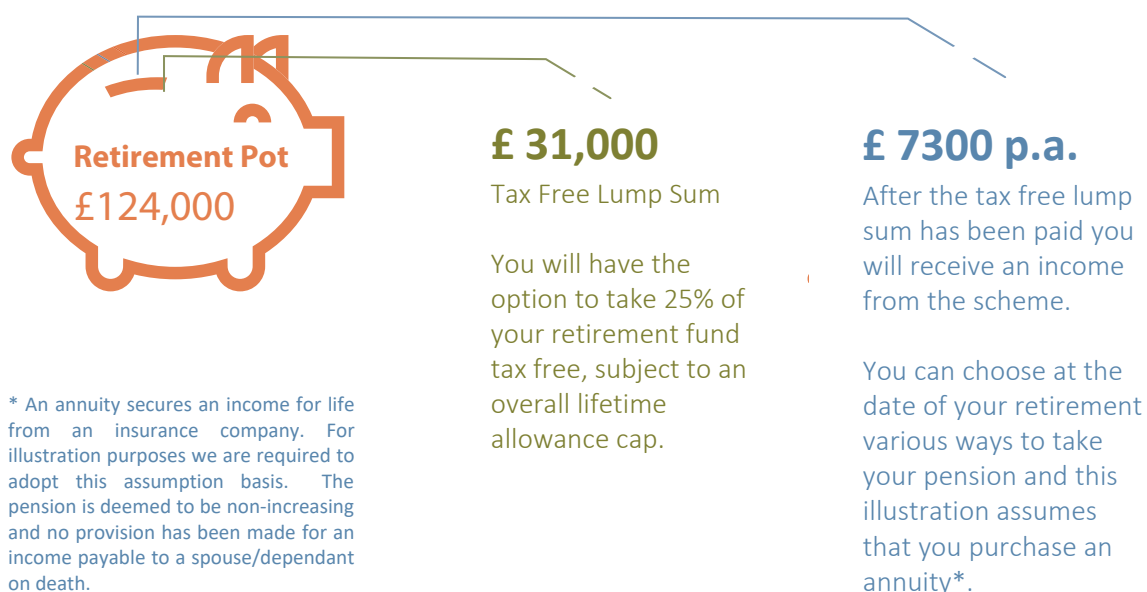
Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months



2. How much money could you get when you retire



3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 3750/p.a.

Your employer contributes
£ 3750/p.a.

Your pension is currently invested in cash, funds and property

84 % in Property **15 %** in Funds **1%** in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£87704

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a. We

assume inflation at 2.5% p.a.

We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Michael Holland

Scheme Status: Active

Scheme Retirement: 75

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 0

This is how much you have paid in this scheme year

£ 39999

This is how much your employer has added in this scheme year

£ 125919

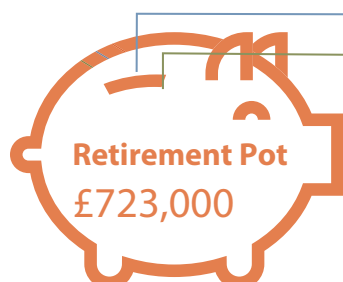
This is the net change in underlying assets from the scheme.



£686365

This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



Retirement Pot
£723,000

£ 180,750

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 62,600 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 0/p.a.

Your employer contributes
£ 39999/p.a.

Your pension is currently invested in cash, funds and property

84 % in Property **15 %** in Funds **1%** in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£686365

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a. We

assume inflation at 2.5% p.a.

We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Phillip Holland

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 3090

This is how much you have paid in this scheme year

£ 3287

This is how much your employer has added in this scheme year

£ 37690

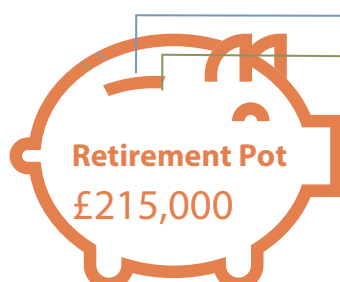
This is the net change in underlying assets from the scheme.



£210627

This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



£ 53,750

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 12800 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 3090/p.a.

Your employer contributes
£ 3287/p.a.

Your pension is currently invested in cash, funds and property

84 %
in Property

15 %
in Funds

1%
in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£210627

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a. We assume inflation at 2.5% p.a.

We assume a scheme expense ratio of 1% p.a

Crystallised Benefits

You have partially crystallised your pension fund and in addition to the benefits stated above, you also hold **£64,380** in respect of crystallised benefits some or all of which can be paid as income to you, which will be taxed on your marginal rate. Please note that income taken will reduce the amount which can be paid into a pension scheme.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Roger Best

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: mark.soper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 4050

This is how much you have paid in this scheme year

£ 3791

This is how much your employer has added in this scheme year

£ 56601

This is the net change in underlying assets from the scheme.



£314,569

This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



Retirement Pot

£364,000

£ 91,000

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 21,700 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 4050/p.a.

Your employer contributes
£ 3791/p.a.

Your pension is currently invested in cash, funds and property

84 % in Property **15 %** in Funds **1%** in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£314,569

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a. We assume inflation at 2.5% p.a.
We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Simon Best

Scheme Status: Active

Scheme Retirement: 65

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 4500

This is how much you have paid in this scheme year

£ 7191

This is how much your employer has added in this scheme year

£ 21939

This is the net change in underlying assets from the scheme.



This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



£ 36750

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 12700 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 4500/p.a.

Your employer contributes
£ 7191/p.a.

Your pension is currently invested in cash, funds and property

84 % in Property

15 % in Funds

1% in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£130585

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a.

We assume inflation at 2.5% p.a.

We assume a scheme expense ratio of 1% p.a.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2020 TO 31 MARCH 2021

YOUR DATA

Susan Holland

Scheme Status: Active

Scheme Retirement: 75

Member Status: Trustee

Key Contacts

Financial Advisor

Mark Soper

Myers Davison Ginger Ltd

Email: marksoper@mdgifa.com

Scheme Administration

Emily McAlister

Retirement Capital

Email: emily@retirement.capital

1. How your pot has changed in the last 12 months

£ 2500

This is how much you have paid in this scheme year

£ 13500

This is how much your employer has added in this scheme year

£ 22432

This is the net change in underlying assets from the scheme.



£137560

This is the value of your pension pot on 31 March 2021

2. How much money could you get when you retire



Retirement Pot

£147000

£ 36750

Tax Free Lump Sum

You will have the option to take 25% of your retirement fund tax free, subject to an overall lifetime allowance cap.

£ 12700 p.a.

After the tax free lump sum has been paid you will receive an income from the scheme.

You can choose at the date of your retirement various ways to take your pension and this illustration assumes that you purchase an annuity*.

* An annuity secures an income for life from an insurance company. For illustration purposes we are required to adopt this assumption basis. The pension is deemed to be non-increasing and no provision has been made for an income payable to a spouse/dependant on death.

3. Your pension plan at a glance

Your pension plan is a small self administered scheme

You pay in
£ 2500/p.a.

Your employer contributes

£ 13500/p.a.

Your pension is currently invested in cash, funds and property

84 %
in Property

15 %
in Funds

1%
in Cash

Your beneficiaries

If you die before you retire, your beneficiaries will receive:

£137560

The investment performance of the fund will dictate the growth in your money.



4. What can you do to plan better your retirement

To increase your income in retirement, depending on your personal situation, you may be able to:



Increase your contribution



Choose a higher retirement age



Get a personal financial solution from our financial advisor



Look at transferring old pensions to this scheme

5. Other important information

Your retirement forecast is based on certain assumptions which are as follows:

We assume investment growth at 5% p.a.

We assume inflation at 2.5% p.a.

We assume a scheme expense ratio of 1% p.a.