

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

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

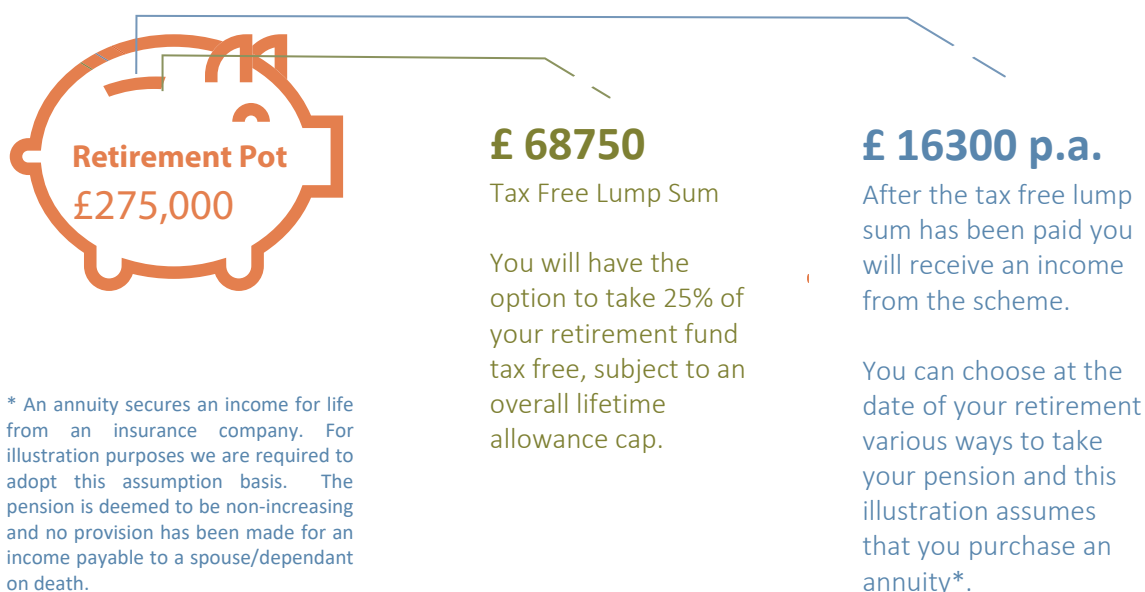
Retirement Capital

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
£ 4000/p.a.

Your employer contributes
£ 4000/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£102,395

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

YOUR DATA

SUSAN 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

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

£ 10495

This is the net change in underlying assets of your pot



£164,056

This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire at 75.



Retirement Pot
£229,000

£ 57250

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.

£ 19800 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

99% in Property
1 % in Cash

Your beneficiaries

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

£164,056

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

YOUR DATA

ROGER 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

£4700

This is how much you have paid in this scheme year

£ 4750

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

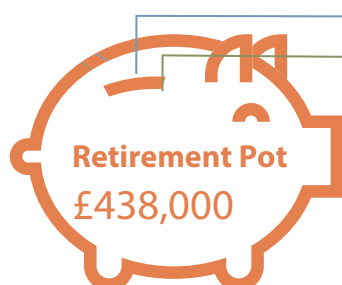
£ 24000

This is the net change in underlying assets of your pot



This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire



£ 109,500

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.

£ 26,100 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
£ 4700/p.a.

Your employer contributes
£ 4750/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£348,019

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

YOUR DATA

KIMBERLEY 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

£3792

This is how much you have paid in this scheme year

£ 3792

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

£ 6585

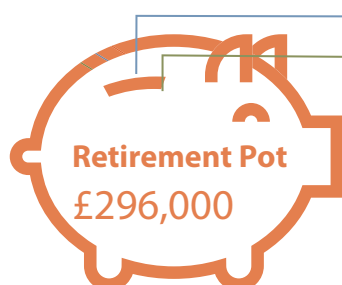
This is the net change in underlying assets of your pot



£100,489

This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire



Retirement Pot
£296,000

£ 74,000

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.

£ 17,600 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
£ 3792/p.a.

Your employer contributes
£ 3792/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£100,489

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

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

£ 5400

This is how much you have paid in this scheme year

£ 7375

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

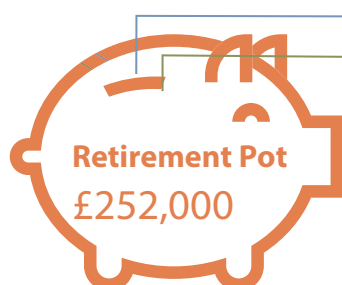
£ 9963

This is the net change in underlying assets of your pot



This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire



£ 63000

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.

£ 15,000 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
£ 5400/p.a.

Your employer contributes
£ 7375/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£153323

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

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

£ 1925

This is how much you have paid in this scheme year

£ 2100

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

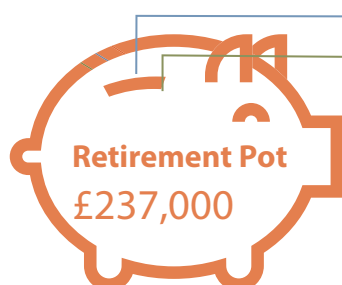
£ 14474

This is the net change in underlying assets of your pot



This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire



£ 59,250

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.

£ 14,100 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
£ 1925/p.a.

Your employer contributes
£ 2100/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£208207

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

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

£ 3104

This is how much you have paid in this scheme year

£ 3104

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

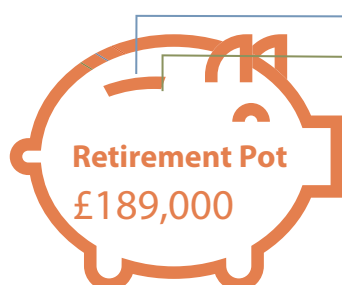
£ 4381

This is the net change in underlying assets of your pot



This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire



£ 47,250

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.

£ 11,200 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
£ 3104/p.a.

Your employer contributes
£ 3104/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£68010

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

YOUR DATA

Philip 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

£ 4602

This is how much you have paid in this scheme year

£ 5287

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

£ 16070

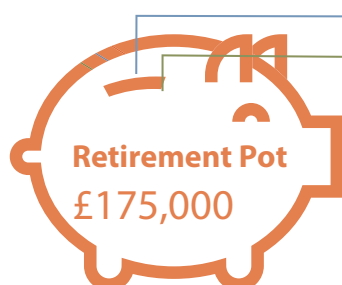
This is the net change in underlying assets of your pot



£171587

This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire



£ 43,750

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.

£ 10,400 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
£ 4602/p.a.

Your employer contributes
£ 5287/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£171587

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

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

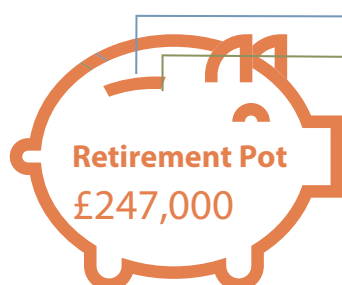
£ 16174

This is the net change in underlying assets of your pot



This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire



£ 61750

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.

£ 14700 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

99% in Property
1 % in Cash

Your beneficiaries

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

£

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.

PENSION BENEFIT STATEMENT

FROM 1 APRIL 2021 TO 31 MARCH 2022

YOUR DATA

MICHAEL 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

NIL

This is how much you have paid in this scheme year

£ 4000

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

£ 52367

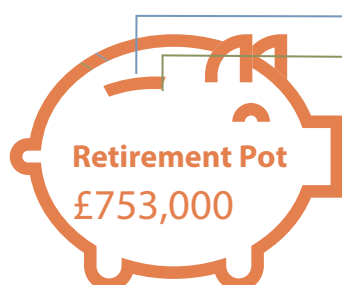
This is the net change in underlying assets of your pot



£742,733

This is the value of your pension pot on 31 March 2022

2. How much money could you get when you retire at age 75.



£ 188250

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.

£ 65200 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
£ nil

Your employer contributes
£ 4000/p.a.

Your pension is currently invested in cash, funds and property

99% in Property
1 % in Cash

Your beneficiaries

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

£742733

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 3% p.a.

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

We assume funding rate on the current contribution basis in line with inflation.