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Date of this letter  
**13 June 2020**

Plan number  
**858LY760**

Member  
**DEBORAH FREEMAN**

## Plan information

Dear Sir or Madam

Thank you for your recent enquiry. Please find enclosed the following:

- A current valuation
- Plan Valuation

If Mrs DEBORAH FREEMAN wishes to transfer the value of their plan(s) to another provider then we highly recommend that you seek independent financial advice.

**Retirement Options** – The member's pension is part of a trust-based pension scheme, which means you choose which retirement options are available to scheme members. Details of the various options that may be available under this plan can be found in the enclosed Retirement Brochure.

If you need any more information or have further questions, please contact us and we will be happy to help. So that we can deal with your queries quickly and efficiently, please quote the reference shown at the top of this letter.

If your company changes email or postal address, landline or mobile number, please let us know so that we can keep in contact with you.

Yours faithfully

A handwritten signature in black ink that reads "Tracy Harris". The signature is written in a cursive style with a horizontal line crossing through the middle of the name.

Tracy Harris  
Customer Service Director

**These documents are available in other formats.**

If you would like a Braille, large print or audio version of this document, please contact us.

# Current values

Plan number  
**858LY760**  
Member  
**DEBORAH FREEMAN**

Please read the 'Important notes' section at the end of this document.

The values quoted are correct as at 31 March 2020.

Plan number	Plan type	Fund value	Transfer value	Death Value	Current regular contribution
858LY760	Unit Linked	£121,778.63	£121,778.63	£121,778.63	£300.00

## Important notes

The values shown are not guaranteed and can go down or up depending on investment performance.

### Fund value

For unit linked plans, the fund value is the current value of the member's plan before any bonuses or penalties are included. It is equal to the value of the benefits held in the member's chosen investment fund(s).

### Transfer value

The transfer value is the amount that would be paid if the plan were to be transferred to another provider. Please note that if the member were to decide to proceed with a transfer, the amount we would pay would be equal to the transfer value of the plan as at the date we receive all of our requirements to process the transfer.

We can only pay the transfer value to another UK registered pension scheme or to a Qualifying Recognised Overseas Pension Scheme (QROPS).

### Death Value

The terms and conditions for each individual plan determine the way we calculate this amount. If the member would like to know further details please refer to the plan conditions or contact us.



# Plan valuation

Plan number  
**858LY760**  
Member  
**DEBORAH FREEMAN**

This is a valuation for Mrs DEBORAH FREEMAN Prudential plan(s).

Please read the important notes at the end of this statement.

If you need more information or have any questions, please contact us and we will be happy to help.

## Member summary

Member	Mrs DEBORAH FREEMAN
Current member age	58
Scheme name	VICTORIA BAKERY
Scheme number	142LP730
Date of valuation	31 March 2020

## The value of the plan(s) on 31 March 2020

Plan number : 858LY760

Date plan started: 1 May 2000

Type of plan : Premier Executive Pension

Fund	Number of units	Bid price (p)	Fund value
Prudential Managed Pen Ser A	45,203.649	269.40p	£121,778.63
<b>Total value</b>			<b>£121,778.63</b>

## Important notes

### The current value of the plan

To work out the value of the plan, we have multiplied the number of units in each fund by the bid price on the date shown.

If you transfer the fund to another pension or retire early, the value may be different.

We have assumed that all contributions that are expected have been paid. If they have not, the value may be less than shown in this valuation.

### Unit-linked funds

The value of an investment in unit-linked pension funds increases as the value of the units increase. The value of the units can also fall, therefore the fund value is not guaranteed.

### Recent payments

We have assumed that any recent payments have been cleared by the bank. If they have not, the value of the plan may be less than shown in this valuation.

