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Date of this letter

9 June 2022

Plan number

858YY759

Scheme Name

VICTORIA BAKERY

Member

JAMES FREEMAN

Plan information

Dear Sir or Madam

Thank you for your recent enquiry.

Please find enclosed the following :

- A current valuation
- Plan Valuation

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. ANNB10422 (Decisions, Decisions - what you can do with your pension)

If you need financial advice

Our Customer Service teams are unable to give financial advice, but we're happy to help with any queries you may have. If you already have a financial adviser, we recommend you speak to them.

If you don't have a financial adviser and would like some advice, you can search for an independent financial adviser in your area by visiting unbiased.co.uk

We're here to help

If you need more information or have any questions, please contact us and we'll 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.

Current values

Plan number
858YY759
Member
JAMES FREEMAN

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

The values quoted are correct as at 31 March 2022.

Plan number	Plan type	Fund value	Transfer value	Death value
858YY759	Unit Linked	£200,985.20	£200,985.20	£200,985.20

Important notes

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

Fund value

The fund value is the current value of the member's plan before any deductions are included.

It's 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 including any deductions. Please note that if the member were to decide to proceed with a transfer, the amount we'd 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.

No MVR deduction has been applied.

If the member would like to know further details please refer to the plan conditions or contact us.

Plan valuation

Plan number
858YY759
Member
JAMES FREEMAN

This is a valuation for Mr JAMES FREEMAN 's 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'll be happy to help.

Member summary

Member	Mr JAMES FREEMAN
Current member age	63
Scheme name	VICTORIA BAKERY
Scheme number	142LP730
Date of valuation	31 March 2022

The value of the plan(s) on 31 March 2022

Plan number : 858YY759

Date plan started: 1 May 2000

Type of plan : Premier Executive Pension

Fund	Number of units	Bid price (p)	Fund value
Prudential Cash Pen Ser A	136,168.835	147.60p	£200,985.20
Total value			£200,985.20

Important notes

The current value of the plan

To work out the value of the plan, we've 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've assumed that all expected contributions have been paid. If they've not been, the value may be less than as 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've assumed that any recent payments have been cleared by the bank. If they've not been, the value of the plan may be less than shown in this valuation.