

Personal Pension Plan Review

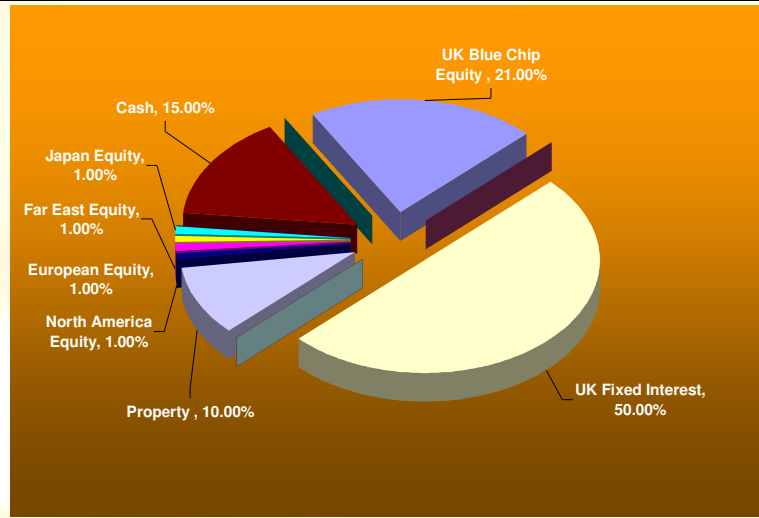
Prepared for	Mr Richard Thomas	on the	21 st August 2009
Age	53	Selected retirement age	65

Original Company name	Scottish Provident
New Company name	Royal London
Open to new business	No
Type of Plan	Retirement Annuity Contract
Plan Number	RAC18546TY
Investment funds	With Profit 100%
Value at this valuation	£54,322.67
Projected value at selected retirement age @ 6% (ABI)	£86,972.34
Projected value assuming 3% p.a. inflation	£61,212.14
Market Value Adjustment (with profits only)	12%
Current Bonus Rate (with profits only)	0%
Estimated Underlying Asset Growth	5.03% p.a.
Estimated Annual Pension based on current single life annuity rates, in today's terms	£3,684.97
Annual Charges	Hidden as incorporated in annual bonus rate

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Spread of assets



Risk Rating

3.63

Summary

Your plan has had no bonuses added for 4 years. The underlying assets are projected to grow at 5.03% per annum but you will not share in this until the company has restored some liquidity to its with profits pension fund.

There is a market value adjustment of 12% applying to this fund, effectively a fine if you want to transfer your money. This needs further discussion

Please note that this does not constitute an investment recommendation as this can only be done having completed a full appraisal of your needs and requirements. Hopefully, however, it will spur you into action!

Asset Investment Management Ltd, Personal Pension Review for

Mr Richard Thomas

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