

Private and confidential

► *For your records*

23 May 2024

Dear

Customer name:

Collective Retirement Account number: AC200000-003

Financial adviser:

Collective Retirement Account review

I enclose a document giving a forecast of the future value of your Collective Retirement Account. Under pension regulations, we are required to give you a forecast of this kind each year.

The projection takes into account the values of all your sub accounts to help you monitor your account to ensure that it continues to meet your retirement needs. We'll send you a statement with this information each year.

Annual disclosure of Tax-free Allowances

HM Revenue & Customs have set limits on the amounts of tax-free lump sums that can be paid. These limits are known as the Lump Sum Allowance and Lump Sum and Death Benefit Allowance and apply to all pension plans you have with us and other providers.

The tax-free lump sums that have occurred in respect of this account, and any transfers of previously crystallised rights we may have received, have used up:

£24,305.72 of your overall £268,275.00 Lump Sum Allowance.

£24,305.72 of your overall £1,073,100.00 Lump Sum and Death Benefit Allowance.

Expression of Wish

If you have not already done so, you may wish to update or provide us with an instruction outlining who you want to nominate as a beneficiary in the event of death. You can get an expression of wish from your financial adviser or from us.

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If you have any questions, please contact your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8.30am – 5.30pm, Monday to Friday.

Yours sincerely

A handwritten signature in black ink that reads "Callum Earl".

Callum Earl
Head of Client Services

If your account with us is looked after by your financial adviser, a copy of this letter will be available for them to view online.