



Plan value & summary

Plan type

Personal Pension Plan

Plan number

9044056

Personal details

Name

Mr. JEAN-CLAUDE COTTIER

Address

17 CHEMIN SUR CHANOZ
MORESTEL
38510
FRANCE

Date of birth

20 February, 1971

National insurance number

PW928947D

Plan details

Pension date

20 February, 2036

Start date

01 June, 2003

Status

Paid up

Contribution details

Total contributions

£16,763.03

Investment of contributions

Contributions will be invested as follows:

Fund name	Regular (%)
International	15.00
UK Smaller Companies	5.00
Property	20.00
SE UBS Gbl Emg Mkts	5.00
UK Index Tracker	35.00
UK Corporate Bond	15.00
High Yield Bond	5.00
Total	100.00

Plan benefits

Plan benefits at 11/6/2025
Plan value as at requested date shown above. Transfer value as at 11/06/2025

	Plan Value	Transfer value
Total	£58,330.93	£58,330.93
Non-protected rights portion	£58,330.93	£58,330.93

Death before retirement
If you die before you take your benefits, we'll pay out your plan value in accordance with the scheme rules or policy conditions (as applicable).

Plan valuation

How is your money invested ?

All contributions (net of charges) paid into your plan are used to buy units in the investment fund(s) selected.

Plan value at 11/6/2025

Fund name	Units held	Unit price (pence)	Value (£)
International 1.00%	1,830.437	423.700	7,755.56
UK Small 1.00%	378.862	507.900	1,924.24
Property 1.00%	1,190.312	208.310	2,479.54
UBS Gbl Em Mkt 1.00%	329.236	684.500	2,253.62
UK Tracker 1.00%	3,487.693	317.460	11,072.03
UK Corp Bond 1.00%	993.808	248.060	2,465.24
High Yld Bond 1.00%	358.408	339.070	1,215.25
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UK Corp Bond 1.00%	993.808	248.060	2,465.24
High Yld Bond 1.00%	358.399	339.070	1,215.22

Total			58,330.93
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Projected pensions - no future contributions

Your expected pension if payment stops

What the member might get back at age 65

	Estimated pension fund value (£)	Estimated pension each year (£)	Estimated tax-free lump sum (£)	Estimated reduced pension each year (£)
Assumed investment return of a low rate each year.	53,342.52	2,967.43	13,335.63	2,225.57
Assumed investment return of a mid rate each year	71,812.83	4,922.74	17,953.20	3,692.05
Assumed investment return of high rate each year	95,871.89	7,890.69	23,967.97	5,918.01

This projection assumes:

- No future contributions will be made
- Pension will be paid monthly in advance and the amount will not change.
- If the plan holder dies within five years of the pension becoming payable, instalments will continue to be paid, normally to dependents, until the end of that five-year period.
- The pension does not include any provision for a spouse's pension.

Rates of growth we use in this projection:

- All firms are required to carry out projections using growth rates that they consider appropriate for each asset class. As firms may have differing views, they might not use the same growth rate for projections. Their charges may vary.
- We calculate the mid-rate projection by taking the growth rates for the assets in the funds you've chosen, cap any at 5.00% and weight them according to the proportion of each asset held (the 'weighted average').
- The growth rate for each fund is based on our view of potential long-term returns of the main asset classes (equities, property, corporate bonds and cash).
- The growth rate shown below, for each fund, is after adjustment for inflation.

Fund name	Low rate	Mid rate	High rate
International 1.00%	1.99	4.99	7.99

UK Small 1.00%	1.98	4.98	7.98
Property 1.00%	1.77	4.77	7.77
UBS Gbl Em Mkt 1.00%	2.00	5.00	8.00
UK Tracker 1.00%	2.00	5.00	8.00
UK Corp Bond 1.00%	1.67	4.67	7.67
High Yld Bond 1.00%	1.47	4.47	7.47

- We've used the following weighted average growth rates for the projections of the existing fund holding:
 - Low 0
 - Mid 0
 - High 0
- An inflation rate of 2% a year applies.
- If the growth rate is the same as the rate of inflation, it reduces to 0%.
- If the growth rate is less than the rate of inflation, this produces a negative growth rate.

You can find more information on our website at <http://www.aegon.co.uk/statement> or contact us for a copy.

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