



Statement for
1 March 2023 to 29 February 2024

Plan number
TK11635040

Plan holder
Mr K Tenman

Plan start date
1 March 2019

Planned Retirement date
6 June 2042

Mr K Tenman
No address - not issued

0005958

It's time to review your pension plan

Let's see how your pension plan is getting on

It's that time again. Time to take a few minutes to see how your pension plan and retirement plans are shaping up. To help you, we've enclosed the following:

- Your latest **Pension Statement** – your statement covers all the main points about your pension and what you can do to give yourself more money at retirement.
- Details on your **investments, payments and charges** – giving you pinpoint detail on your investment choices, payments into the pension plan and charges. It's worth remembering that your pension is a long-term investment and might go down or up in value.

Please read through and let us know if we can help

That's what we're here for. So if you have a question or two, let us know.

We can't give you financial advice, but we're happy to help with any queries you may have. If you would like advice, please contact your financial adviser. If you do not currently have an adviser, you can find one in your area online via **unbiased.co.uk** An adviser may charge for their services.

You may notice something different in your pension statement this year

Your statement may show an estimate of how much your plan could be worth at your retirement date. If so, we use an investment growth rate to calculate your plan's future value. We've changed the way growth rates are calculated to meet new regulatory guidance.

Any new growth rate we've used could have a big impact on the **estimated future value** of your plan. The growth rate used is only an example and does not change how your investments will perform in the future. The change has no impact on your plan's **current value**.

Be aware of scammers

There are a growing number of fraudulent companies looking to part you from your pension savings. If you're thinking about how to invest your retirement savings or transferring your pension to another provider, be careful to make sure you're not being scammed.

Some fraudulent companies offer a free pension review, so make sure you take advice from an FCA regulated financial adviser. You can find some useful info at **pension-scams.com**

Your privacy

Aviva is committed to protecting the privacy of our customers and other individuals. If you're currently a member of a workplace pension scheme, or are a former scheme member, Aviva may share your personal information with certain third parties, including your employer/former employer, and their/your advisers in respect of the administration, governance and evaluation of the pension, including pension planning services.

To learn about how we process personal information, please see our privacy policy at **aviva.co.uk/privacypolicy**. We update it from time to time to take account of changes in our business activities, legal requirements and to make sure it's as transparent as possible. You may want to check back in to see the latest version. If you would like a paper copy, please let us know by writing to: Aviva, Data Protection Team, PO Box 7684, Pitheavlis, Perth, PH2 1JR

We'll be in touch again this time next year

But get in touch if we can help with anything before then.

The Aviva Customer Team



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Welcome to your 2024 pension statement

In your statement you'll find:

- How much money you already have in your pension plan
- How much you could have on your retirement date(s)
- What you can do to give yourself more money in retirement

How much money you already have in your pension plan

£16,763.28	£0.00	£0.00	£20,717.23
Value of your pension plan on 1 March 2023	Money paid in between 1 March 2023 and 29 February 2024	Money paid out between 1 March 2023 and 29 February 2024	Value of your pension plan on 29 February 2024

Between 1 March 2023 and 29 February 2024

You have not paid any money into your pension plan

We haven't received any money from an employer

Your investments have gone up in value by (before charges)

£4,074.14

Costs and charges have been deducted from your pension plan

£120.19

If you asked to transfer your money to another pension scheme on 29 February 2024, we would have transferred

£20,717.23

We think our pensions are great. But we've asked someone to independently check to make sure they provide good value for money. Read more at

aviva.co.uk/retirement/workplace-pension/independent-governance-committee/

Or contact us for more information.

Investment funds and climate change

You can find out sustainability information relating to your investment funds, including information about a core set of climate metrics as well as their climate related risks and opportunities by visiting our website at aviva.co.uk/ESG-Reports

Find out more about your pension plan at myaviva.co.uk including:

- more details about the money going into your pension plan and charges
- how to transfer money in from another pension scheme
- how your money is invested

You can also find out more about your pension plan in the additional information we've included.

Your pension statement continued

How much money you could have at 55 on 6 June 2042

Your pension plan
could be worth

£41,500.00

You can use the money in your pension plan in lots of ways.

We've shown here the income you may receive if you used your plan's value to buy **income for life** (an annuity). We've shown an income based on your life only, which does not increase, is paid monthly in advance from your retirement date and for at least 5 years.

These values are not guaranteed and are only an example.

Paying a yearly
income of

£2,320.00

To work these values out on 10 April 2024 we've assumed:

- 7.00% yearly investment growth based on your current investment strategy. Inflation will be at 2.50%.
- no further payments
- Any charges on your plan continue.

And to show how inflation affects you, the values shown are how much your pension would be worth if we were paying it to you today. If you have any questions about this illustration please get in touch.

What you can do to give yourself more money for your retirement

The amount of retirement income you'll get depends on a number of things including how your investments perform, if you take a tax-free lump sum, plan charges and how much it costs to buy a retirement income.

So why not think about...

How much money you'll need at retirement

Where you can find more information

Go to the PLSA's Retirement living standards website
retirementlivingstandards.org.uk

Whether paying in more now or taking money later will boost your pension pot?

Go to aviva.co.uk/retirement

We have a range of tools, calculators and articles to help you understand your options.

How your money is invested?

Review and change your investment choices at
myaviva.co.uk

Other things to help you plan for your future

Check your state pension

Where to go

gov.uk/check-state-pension

Information on pensions and planning for the future

moneyhelper.org.uk

Check for lost pensions

gov.uk/find-pension-contact-details

Find out more about your pension plan and how you can use your money

MyAviva.co.uk

Stay connected with your policy on our app

Call us

0800 068 6800 We may record or monitor your call

Email

contactus@aviva.com

Write to us

Aviva PO Box 521, Norwich, NR1 3HG

If you need this in a different format

Please get in touch if you would prefer this statement in large print, Braille or audio.

Stay in touch

Please let us know if your details change or if you've spotted something wrong in your statement.

Your investment, payment and charges

Plan number **TK11635040**
Plan holder **Mr Tenman**
As at **29 February 2024**



If you want to dig into the detail of your pension plan, here's some more information for you.

Your investment choices

You can find out more about your investment funds and their performance at aviva.co.uk/myaviva
This is where your money is currently invested:

Fund name	Fund value
Series6 Av BR US Equity IndTrS6	£20,717.23
Total fund value	£20,717.23

Our charges

Your plan costs and charges were £120.19.

There were no costs in respect of financial advice during this statement period.

Your costs and charges were made up of the following:

Annual fund charge (AFC)

We calculate charges as a percentage of your fund and deduct them each month.

Charges taken during the statement period were 0.60%.

Transaction costs

All funds have transaction costs which cover the costs incurred when buying and selling assets within the fund. They're deducted from the fund and reflected in the fund price.

The table below shows the current transaction costs for the funds you're invested in.

Fund invested	Transaction cost %
Av BR US Equity IndTrS6	0.07%

Fund manager expense charge

A fund manager expense charge (FMEC) may apply for some funds. It represents the expenses incurred in owning and maintaining the funds' assets. It reduces the unit price of the fund and may vary over time as the expenses change.

Some or all of your funds have an FMEC. The current amounts (as at statement date) are:

Fund invested	Charge %
Av BR US Equity IndTrS6	0.00

FMECs for all our investment funds can be found at aviva.co.uk/MyAviva.

If you are or have been a member of a Group Personal Pension scheme, then information about the transaction costs and administration charges relating to the investment options available under your pension scheme is published on our website at aviva.co.uk/retirement/schemecharges

This information is updated in July in respect of the last full calendar year and should help you understand the costs and charges which apply to those options. Sample illustrations are also provided to show how those charges might affect potential returns on the money invested.