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Flexible Retirement Plan

Yearly statement at 30 Jun 2017

VELAUTHER VIJAYARUBAN

Plan number: D3024601000

Chosen retirement date: 13 Nov 2046, age 65, Date of birth: 13 Nov 1981

How to contact us

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Questions?

Please contact your adviser
Radcliffe & Newlands Ltd

Your plan summary

We've sent a copy of this statement to your adviser.

We've sent this statement to help you review your plan for retirement. This section summarises the key information about your plan. The rest of the statement gives you more detailed information.

Standard Life Assurance Limited is the Provider and Scheme Administrator of the Standard Life Self Invested Personal Pension Scheme. Standard Life Trustee Company Limited (registered in Scotland no SC076046) is the Trustee and has its registered office at Standard Life House as shown below.

Single payments, transfer payments or instructions given to us up to 3 working days before your yearly statement date may not be included.

Your plan value

Current value on 30 Jun 2017	£199.04
Last year's value on 30 Jun 2016	£159.85

The current value is the amount you could have transferred to another plan on 30 June 2017. This amount is not guaranteed.

Pension scams information

Your pension savings are in safe hands but pension scams are on the increase. We're working closely with The Pensions Regulator and the FCA to make sure you have all the information you need to avoid these scams. To know what to look out for or what to do if you think you're being targeted - go to The Pensions Regulator's website www.thepensionsregulator.gov.uk/individuals.aspx

For more information on the risks involving unusual investments, please go to www.fca.org.uk/your-fca/documents/protect-your-pension-pot

Financial Services Compensation Scheme

To see how investor protection covers you, go to www.standardlife.co.uk/1/site/uk/fund-info/investor-protection

Your plan summary - continued

Payments invested in the last 12 months

Payments invested into your plan £16.52

What you might get back when you retire

This illustration shows what you might get back when you retire, if it was reduced by future inflation. The amounts are not guaranteed.

There's more information on the page titled 'What you might get back when you retire'. It's important you read the sections 'Information about these figures' and 'Information about your investment growth rates' which show details of the assumptions we've used.

	Your final plan value could be	This could give you a taxable pension each year of
From your benefits at 13 Nov 2046	£270.00	£6.00

Is your retirement date right? These figures are based on a retirement date of 13 November 2046. If this is not your intended retirement date, it's important you let us know so we can provide you with information about your retirement options at the right time. We can also give you a revised illustration showing the values at your intended retirement date.

You are invested in a lifestyle profile which means we will automatically switch investments for you as you approach your retirement date. Again, we need to have the right retirement date to make sure these fund switches are made at the right time. Get in touch if your retirement date needs changed.

Will you have enough money to enjoy the retirement you want?

Our online tools can help you create a vision of your ideal retirement and give you an idea of how much money you'll need to pay for it. Go to www.standardlife.co.uk/retirementincome to find out if your pension is on track.

Then, if you find that your current savings won't be enough to pay for your retirement, you can use our Retirement Planner to see how paying more could boost your income. Visit www.standardlife.co.uk/pensioncalculator It's easy to use and only takes a few minutes to complete.

If you'd like to pay more into your plan, log onto your secure account online or phone us on the number above.

Please speak to your adviser if you have any questions.

Your plan value

The table below shows the value of your plan on 30 June 2017.

Transfer value	£199.04
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We've shown the amount you could have transferred to another plan on 30 June 2017. This amount is not guaranteed.

If you die before you reach age 75 without using all of your plan to buy a pension, we'll pay out a lump sum or a pension or a mixture of these benefits.

Your fund value

The table below shows the value of your funds on 30 June 2017, so you can see where your money is invested.

Fund name	Number of units	Current price of one unit (p)	Total
Standard Life Active Plus III Pension Fund	137.240	145.027422	£199.04
All funds			£199.04

For the most up to date fund information, including a summary of recent significant changes to funds, please visit www.standardlife.co.uk/funds. Or you can call us.

You need to review your funds

Switch funds online
You can view and switch funds online. Log in or register at [www.standardlife.co.uk/online](http://www.standardlife.co.uk/)

It's important to review your fund choice regularly, even if you are invested in a lifestyle profile. What you are invested in can make a big difference to the value of your plan, and the income you can enjoy at retirement.

New rules introduced in April 2015 mean you now have more flexibility about how you can take money from your pension. For example, you can now:

- Take your money as one or more lump sums
- Buy a guaranteed income for life (also called an annuity)
- Keep your money invested and take a flexible income (also called drawdown)
- A combination of these

For more information about lifestyle profiles, visit www.standardlife.co.uk/lifestyling. Alternatively you can pick your own funds from our fund range, covering different types of investments, regions and investment styles. Find out more about these, including the fund factsheets, at www.standardlife.co.uk/funds. We recommend you speak to your adviser before making investment changes.

Payments in the last 12 months

Your payments are shown
in the payment breakdown section.

You get tax relief on your payments (including any third party payments made on your behalf). We claim basic rate tax relief for you and add it to your plan. We do this even if you don't pay tax. If you pay more than the basic rate of tax, you may be entitled to claim further tax relief from HM Revenue & Customs through your self-assessment tax return. You don't get tax relief on any contributions made by your employer, including payments in relation to salary sacrifice arrangements. If the total contributions in a Pension Input Period exceed the Annual Allowance then you may be subject to an Annual Allowance charge.

This is a summary of payments invested in your plan:

Payments invested into your plan

Please check this statement carefully - it's important that the correct payments have been received and applied to your plan. If they're not correct, you could lose out on valuable benefits.

Check your payslips to make sure that the contributions match what has been deducted from your salary, and that your employer's contributions are as expected. If you believe that the contributions aren't correct, please speak to your employer or Standard Life as soon as possible.

Your employer payments	£16.52
Total payments invested since 1 Jul 2016	£16.52
Total payments invested since your plan started	£175.78

Investments on or after 1 July 2017 will appear on your next yearly statement.

Payment breakdown

This shows payments invested in your plan between 1 July 2016 and 30 June 2017.

Your employer payments

Employer name	Payment invested on	Amount Paid
WIN TECHNOLOGIES (UK)	21 Jul 2016	£16.52
Total		£16.52

What will be paid into your plan

We've assumed no more payments will be made.

What you might get back when you retire

We're required by law to provide you with this illustration. It shows what you might get back when you retire, if it was reduced by future inflation and is based on the payments shown in the 'What will be paid into your plan' section.

In line with the Financial Reporting Council requirements we have reduced all growth rates by 2.5% to allow for inflation. Inflation will make prices higher, so if you're going to plan for your future, you need to consider what your pension will be able to buy. We have reduced some of the values in this illustration to allow for this. For example, if prices rise by 2.5% a year, in 10 years from now £10,000 will only buy you what £7,813 would buy you today. Using this example, we would show you the £7,813, not the £10,000.

In this projection we've used rates we believe are appropriate for each of the funds you've selected. These rates are shown in the section 'Information about your investment growth rates'.

If inflation each year is 2.50%:

	Your final plan value could be	This could give you a taxable pension each year of
From your benefits at 13 Nov 2046	£270.00	£6.00

Information about these figures

Please note:

- they're estimates so your benefits could be very different - your plan value could be worth less than you paid in
- we can't predict future inflation and tax rates or how investments will grow. Charges may also vary
- your taxable pension will also depend on interest rates when you retire

If you're reviewing your pension arrangements or comparing different pensions, you should get more information or advice. This statement alone doesn't give you enough detail to make an informed decision.

Our records show your adviser is Radcliffe & Newlands Ltd.

We've assumed:

- if you die within 5 years of getting your pension, we'll continue to pay it until the end of that 5 year period.
- your pension payments will increase in line with the Retail Price Index each year.
- your benefits will not be more than your Lifetime Allowance when you retire. If they are more than your Lifetime Allowance, you'll be charged more in tax.
- when you retire you'll be married to someone three years younger than you who'll get half your pension when you die or after 5 years, whichever comes later.
- your pension will be paid each month starting on 13 November 2046.

Information about your investment growth rates

This section shows the assumed growth rate we've used in the projection.

The section 'How will your investment be managed with Lifestyle profiling?' shows how your funds will be invested throughout the term of your plan.

Funds	
Standard Life Active Plus III Pension Fund	2.00
Standard Life At Ret (Active Plus Universal) Pn	1.00
Standard Life Pre Ret (Active Plus Universal) Pn	1.50

The growth rates shown in the table above have been reduced by 2.5% to allow for inflation.

How will your investment be managed with Lifestyle profiling?

Lifestyling will start from 13 November 2036. This means we will automatically change your investments in line with your Active Plus III Universal SLP Lifestyle profile.

We'll start making these changes on 13 November 2036 and we'll make them gradually each month. The table below shows how we'll do this, in line with your Active Plus III Universal SLP Lifestyle profile, and where your funds will be invested on 13 November each year.

	Number of years from end of profile										
	10	9	8	7	6	5	4	3	2	1	3 months
Standard Life Active Plus III Pension Fund	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Standard Life At Ret (Active Plus Universal) Pn	0%	0%	0%	0%	0%	0%	12%	28%	48%	72%	100%
Standard Life Pre Ret (Active Plus Universal) Pn	0%	10%	20%	30%	40%	50%	48%	42%	32%	18%	0%