



AT-RETIREMENT REPORT

Personal Details

Mr Test Report
1 Main Street
Anywhere
Test Town
Co Test
CB21 4DJ
United Kingdom

Date: 20 March 2024
Our Ref: 1234
Date of Birth: 20 March 1964
Spouse's Date of Birth: 20 March 1967

The terms of the annuity quoted
The options you have chosen are as follows:

FUND TYPE	FUND VALUE	ANNUITY FORMAT	YOUR PENSION (GROSS PER ANNUM)
Pension Fund	£48,750	No Escalation No guarantee 50% Spouse's Pension	£2,812.44 (Scottish Widows)
TOTAL	£48,750		£2,812.44

Details of the top offers

Here are the top offers for your chosen options. If you would prefer to choose one of the other providers, please let us know and we will send you a new set of forms.

Annuity Provider	Offer (GROSS P.A.)
Scottish Widows	£2,812.44
Just	£2,810.16
Aviva	£2,723.88
Standard Life	£2,700.12
Legal and General	£2,667.60
Canada Life	£2,662.56

These figures assume that you have elected to receive £16,250 as a tax-free cash sum.

Note

- The Scottish Widows quotation has a defined expiry date. Please ensure you check the quotation for further clarification.
- A Spouse's pension (if selected) is payable only if you die before your Spouse.
- The lifetime annuity will be payable monthly in advance, commencing the date the funds are received by the annuity provider.

Important: Please contact us immediately if you wish to change the annuity options you have selected.

Assumptions used in the quotation

The quotation assumes that:
Your date of birth is 20 March 1964.
Your marital status is Married.
Your spouse's date of birth is 20 March 1967.
If this information is incorrect please contact us immediately as the quotation will be invalid.



AGREEMENT FORM

Please read, sign and return this form (together with the other documents as specified in your quotation document). They will be returned to you as soon as possible.

As guaranteed quotations have an expiry date, if you would like to proceed we would recommend that you do this by 02 May 2024 (at the latest). Remember if you have any questions - please do not hesitate to contact us.

Member Declaration

I, Mr Test Report, confirm that I wish to proceed with the purchase of an annuity with

- Scottish Widows (as set out in the insurance company's quotation dated 20 March 2024)

and as detailed in my quotation document (reference 13238).

I also confirm that I have read the Key Features Document in relation to the purchase with the above provider.

OR

☐

I have re-considered my options and wish to take all of my defined contributions as a lump sum.

☐

I understand that the amount above the tax free lump sum will be subject to income tax.

Signed:

Mr Test Report

Date:

RETURN COMPLETED FORM TO: HUB Financial Solutions Ltd

5th Floor, The Ewart
3 Bedford Square
Belfast
BT2 7EP

Tel: 02895666555

Fax: 123

Email: janean.boyle@tomasonline.co.uk

Calls may be monitored and recorded and call charges may apply.

For office use only:

Pension Fund Quote

Provided by Scottish Widows

Expiry Date 03 May 2024

Quote Reference M7561265

Purchase price used for quote £48,750