

Dear Geoffrey, Paul GIBBS,

Thank you for choosing **QUARTERMAIN** Limited, the manager of the **QUARTERMAIN** Retirement Scheme as your pension provider.

At **QUARTERMAIN** we look forward to providing you with the highest levels of service in the years to come both whilst your pension is accumulating in your chosen assets which make up your investment portfolio and also in later life when you come to retire and wish to start taking benefits.

We are pleased to welcome you as a member of the **QUARTERMAIN** Retirement Scheme and enclose the following items in your welcome pack:

A welcome statement showing:

- ✓ all of the transfers received to date that make up your pension pot
- ✓ the fees paid to date in relation to the establishment of your pension and those you can expect to pay annually as agreed in your application
- ✓ your investment portfolio made up of your chosen assets

We have also included a Statement of Benefits detailing what you can expect to receive in retirement and when you can start to take these benefits.

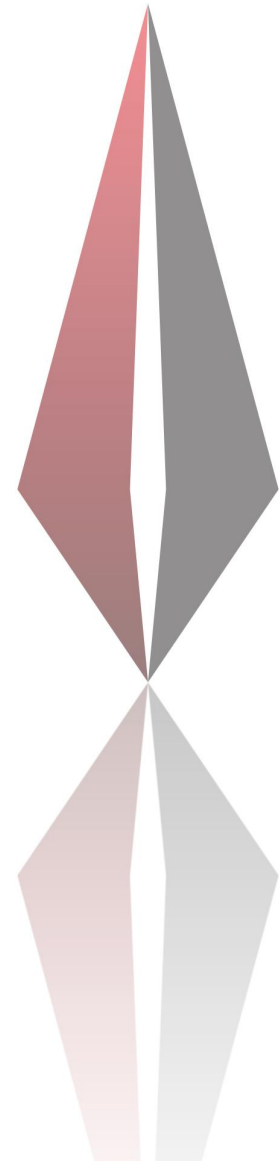
Please ensure that you have everything in your pack and check that all of figures are correct and should you have any questions please do not hesitate to contact us using the contact details below in your statement.

Best regards,



Mark Wearmouth

For and on behalf of **QUARTERMAIN** Limited, the administrator of the **QUARTERMAIN** Retirement Scheme



MEMBER DETAILS

Surname: GIBBS
 Forname(s): Geoffrey, Paul
 National Insurance Number: NM834751A
 Date of Birth: 29/09/1961

ADDRESS:

38 King Street
 Emsworth
 PO10 7AZ
 GBR

Policy Number: QM150060
 Joining Date: 03/11/2015
 Annual Fee: 200.00

RECEIPTS	
Guardian Financial Services	19,723.00
TOTAL RECEIVED	19,723.00

PAYMENTS	
Establishment Fee	250.00
Administration Fee	200.00
Agency Fee	591.69
TOTAL PAYMENTS	1,041.69

INVESTMENT PORTFOLIO			
PROVIDER	PRODUCT	% ALLOCATION	AMOUNT
Blackmore Global	Balanced	100.00%	18,681.31
Cash Account			
TOTAL VALUE			18,681.31

Note all amounts are quoted in GBP