

Assumptions

Allowances/Incentives/Bonuses – Non Pensionable

Pension – Current fund value

Pension Contributions – Annualised rate, based on 7% of current salary level

Life Assurance & Disability Cover- Market Value - Figures based on the following:

- 20-30 years old - Cost of cover is based on a 25 year old non-smoker in female and male categories over a 35 year term
- 31-40 years old - Cost of cover is based on a 35 year old non-smoker in female and male categories over a 25 year term
- 41-50 years old - Cost of cover is based on a 45 year old non-smoker in female and male categories over a 15 year term
- 51-60 years old - Cost of cover is based on a 55 year old non-smoker in female and male categories over a 5 year term

* Guaranteed Rates for the term of the plan.

Private Medical Cover – Market Value - Figures based on Single Life cover only, in following age categories:

- 18-29 years old - Single person cover
- 30-39 years old - Single person cover
- 40-49 years old - Single person cover
- 50-59 years old - Single person cover

* Premium level would be reviewed annually based on claims experience

Worldwide Travel Insurance - Figures are based on the following:

- Single Cover - £67.96
- Couple Cover - £78.73
- Family Cover - £84.96

- Premiums are based on 12months cover through Columbus internet best rate

Market Value Total – All benefits, with exception of pension, have been grossed up at current tax rate to indicate income level required to purchase these benefits. The pension is already gross.