

Phoenix House 1 Station Hill Reading RG1 1NB 0118 918 5000 www.xpsgroup.com

15 March 2022

Richard Lock Financial Controller YMCA England & Wales 3rd Floor 10-11 Charterhouse Square London EC1M 6EH

Dear Richard

Re: YMCA Pension & Assurance Plan

I am writing to you in connection with the above Plan to confirm some previous advice relevant to the audit process for those participating employers who could be affected by FRS102 considerations.

I can confirm that the assets of the Plan are not segregated between employers and the Plan accounting is not carried out on a sectionalised basis. It is not possible therefore for the assets to be allocated to each participating employer for the purposes of the accounting standard.

Yours sincerely,

Avanto der

Danny Vassiliades Plan Actuary, Fellow of the Institute and Faculty of Actuaries



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