Letter to **MARIA THOMAS**

**Key Points**

1. Date of leaving **(06/09/2019)**
2. Value of total unit holdings in lifestyle fund at date of leaving **(£5,761.64)**
3. Value of total unit holdings (PRA) at date of leaving **(£6,429.89)**
4. Value of Employee contributions (£2,781.30)
5. Value of AVCs (£668.25)
6. Value of Employer contributions (£2,980.34)

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| |  |  |  |  | | --- | --- | --- | --- | | **Member contributions** | **No. of Units** | **Unit Price** | **Value** | | Global Equity | 1263.7984 x 33.33%= 421.2240 | x £3.847 | £1,620.45 | | Index Linked Bond | 1263.7984 x 50% = 631.8992 | x £1.498 | £ 946.59 | | Cash Fund | 1263.7984 x 16.67%= 210.6752 | x £1.017 | £ 214.26 | | **Total 1263.7984** | | | **£2,781.30** |  |  |  |  |  | | --- | --- | --- | --- | | **AVCs** | **No. of Units** | **Unit Price** | **Value** | | Balanced Fund | 152.4632 | x £4.383 | £668.25 | | **Total** | | | **£668.25** |  |  |  |  |  | | --- | --- | --- | --- | | **Employer contributions** | **No. of Units** | **Unit Price** | **Value** | | Global Equity | 1354.2469 x 33.33%= 451.3705 | x £3.847 | £1,736.42 | | Index Linked Bond | 1354.2469 x 50% = 677.1235 | x £1.498 | £1,014.33 | | Cash Fund | 1354.2469 x16.67% = 225.7530 | x £1.017 | £ 229.59 | | **Total 1354.2470** | | | **£2,980.34** | | |

1. TRD 22/05/2021
2. Funds remain invested and annual statements will be issued
3. Access to benefits from Minimum Pension Age (or earlier if ill health)
4. Annuity Purchase Option with Annuity Bureau Charge if purchased through the OPQ Plan
5. Tax free lump sum option
6. Single UFPLS option
7. Early retirement option
8. Death before retirement (PRA Payable to Legal Personal Representatives)
9. Transfer option/ Open Market Option- mention this would be required if want FADD or series of UFPLS from MPA
10. Pension Wise if want to take advantage of flexibilities (now part of the Single Financial Guidance body)
11. Mention AA and MPA trigger if UFPLS or FADD (no further detail required)

NOTE: **Letters should be written in full and should include all of the information contained in each of the bullet points.** Failure to write a letter in full will result in marks being lost. Failure to mention the information contained in each of the bullet points will result in marks being lost.