**cASE STUDY DETAILS OPQ PLAN DEATHS**

**Event history**

Date of first event **26/08/2021** First event **DEATH**

Date of second event Second event

**Member details**

Surname **SETTLE** Forenames **SARAH**

Date of birth **13/02/1954** Gender **FEMALE**

Spouse's date of birth **15/10/1954**

Child dependant date of birth

Date of joining company **21/05/1999**

Date of joining scheme **21/05/1999**

Target retirement date **13/02/2023**

**Annual salary history for the plan year commencing 6 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** |
|  |  |  |  |  |  |  |  |  |
| **27,208** | **28,297** | **29,429** | **30,606** | **31,830** | **33,103** | **34,427** | **35,805** | **37,237** |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member's normal contributions **£** **27,520.10**

Total employer’s normal contributions **£**  **44,032.16**

Total member's AVCs **£**

**Personal Retirement Account details**

**Member’s Current Unit Holdings**

|  |  |  |  |
| --- | --- | --- | --- |
| **Fund** | **Member’s normal contributions**  **Unit Holdings** | **Employer’s normal contributions**  **Unit Holdings** | **Member’s**  **AVCs**  **Unit Holdings** |
| Global Equity Fund |  |  |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund |  |  |  |
| Lifestyle Fund | 22,899.8833 | 36,639.8132 |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.814 |
| Index Linked Bond Fund | 1.502 |
| Balanced Fund | 4.187 |
| Corporate Bond Fund | 2.784 |
| Cash Fund | 1.016 |

**Special circumstances / additional information**

In June 2000, Sarah Settle transferred in benefits from the contracted-in pension scheme of one of her previous employers. The transfer value of £36,203.00 included £12,067.67 in respect of member contributions.

The transfer in, which is not included in the Sarah Settle’s Personal Retirement Account shown above, is currently invested as follows:

Global Equity Fund (member) 5,723.4519 units

Cash Fund (member) 1,217.2148 units

Global Equity Fund (employer) 11,446.9038 units

Cash Fund (employer) 2,434.4296 units

Sarah Settle’s current available Lifetime Allowance is 91.34%.