|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **05/09/2021** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **O’LEARY** | Forenames | **JAMES** |
| Date of birth | **02/10/1952** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse's date of birth | **14/09/1952** |
| Dependent child's date of birth |  |
| Date of joining company | **11/07/2003** |
| Date of joining scheme | **11/07/2003** |
| Target retirement date |  |

# Annual salary history for the plan year commencing 6 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** |
| **45,600** | **47,400** | **49,250** | **51,000** | **52,180** | **54,750** | **55,950** | **57,900** | **58,500** |

**Contribution history**

Total member's normal contributions **£ 41,620.80**

Total employer’s normal contributions **£ 66,593.28**

Total member's AVCs **£**

**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 | 7,121.9890 | 11,395.1824 |  |
| Index Linked Bond Fund | 4,227.3222 | 6,763.7155 |  |
| Balanced Fund | 5,872.0354 | 9,395.2566 |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund | 6,223.8131 | 9,958.1010 |  |
| Lifestyle Fund |  |  |  |

**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**

James O’Leary has requested a quotation assuming he takes £30,000.00 of the value of his Personal Retirement Account at retirement as a tax-free cash sum (provided this is within the maximum allowed under the rules of the OPQ Retirement & Death Benefits Plan) with the balance being used to purchase a 50% joint life annuity (based on the “Annuity Bureau” factors) using one of the following options:

1. Non-increasing
2. Increasing annually at the lower of RPI / 3.0%

James O’Leary has additionally requested a quotation assuming he takes the entire proceeds of his Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum.

James O’Leary’s current available Lifetime Allowance is 79.66%.