|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **06/09/2021** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **QUINN** | Forenames | **STEPHANIE** |
| Date of birth | **23/07/1961** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse's date of birth |  |
| Dependent child's date of birth |  |
| Date of joining company | **23/04/2005** |
| Date of joining scheme | **23/04/2005** |
| Target retirement date |  |

# Annual salary history for the plan year commencing 6 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** |
| **35,000** | **36,250** | **37,500** | **40,000** | **41,300** | **42,500** | **43,500** | **45,700** | **46,500** |

**Contribution history**

Total member's normal contributions **£ 37,800.40**

Total employer’s normal contributions **£ 60,480.64**

Total member's AVCs **£ 10,124.47**

**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 | 7,011.4121 | 11,218.2594 | 3,811.4472 |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund | 14,211.6228 | 22,738.5965 |  |
| 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**

Stephanie Quinn has requested quotations assuming (a) she takes 17.50% of the value of her Personal Retirement Account as a tax-free cash sum with the balance being used to purchase a single life annuity and (b) she takes no tax-free cash sum and uses the whole of her Personal Retirement Account to purchase a single life annuity. The quotations for the single life annuities should be based on the “Annuity Bureau” factors and should be for the following options:

1. Non-increasing
2. Increasing annually at the lower of RPI / 5.0%

Stephanie Quinn has additionally requested a quotation assuming she takes the entire proceeds of her Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum.

Stephanie Quinn’s current available Lifetime Allowance is 100.00%.