|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **01/09/2022** | First event | **ILL HEALTH** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **EDRICH** | Forenames | **ANDREW** |
| Date of birth | **23/02/1965** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse's date of birth |  |
| Child dependant's date of birth |  |
| Date of joining company | **20/10/2002** |
| Date of joining scheme | **20/10/2002** |
| Target retirement date |  |

# Annual salary history for the plan year commencing 6 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **33,000** | **34,550** | **37,200** | **38,800** | **40,000** | **42,750** | **44,100** | **45,380** | **46,700** |

**Contribution history**

Total member's normal contributions **£ 34,680.40**

Total employer’s normal contributions **£ 55,488.64**

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 | 12,232.9054 | 19,572.6486 |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund | 21,333.6856 | 34,133.8970 |  |
| Lifestyle Fund |  |  |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.971 |
| Index Linked Bond Fund | 1.623 |
| Balanced Fund | 4.529 |
| Corporate Bond Fund | 2.907 |
| Cash Fund | 1.019 |

**Special circumstances / additional information**

On 10 July 2022, Andrew Edrich transferred into his Personal Retirement Account the benefits from the registered pension scheme of one of his former employers. The transfer value of £48,372.68 consisted entirely of employer contributions and secured 16,685.9883 Units in the Corporate Bond Fund. The transferred-in benefits are additional to the Unit Holdings detailed above.

Andrew Edrich has requested quotations assuming (a) he takes £50,000.00 of the overall value of his Personal Retirement Account as a tax-free cash sum (provided it is within the maximum permitted under the rules of the OPQ Retirement & Death Benefits Plan), with the balance being used to purchase a non-escalating single life annuity; and (b) he takes £30,000.00 of the overall value of his Personal Retirement Account as a tax-free cash sum (provided it is within the maximum permitted under the rules of the OPQ Retirement & Death Benefits Plan), with the balance being used to purchase a non-escalating single life annuity. The annuity quotations should be based on the “Annuity Bureau” factors.

Andrew Edrich has specified that he does not want a quotation for taking the proceeds of his Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum.

Andrew Edrich’s current available Lifetime Allowance is 100.00%.