**Letter Key Points OPQ Retirement & Death Benefits Plan**

**TVOUT Quotation**

Member Name: **Claude Cartier**

Calculation Date: **7 September 2022**

Transfer Value of **£18,669.95** as at **07/09/2022** includes:

* **Index Linked Bond Fund £8,223.02**
* **Corporate Bond Fund £10,446.93**

The value of the contributions included are:

* **£7,180.75 in respect of member contributions**
* **£11,489.20 in respect of employer contributions**

The transfer value quoted is not guaranteed. The member’s PRA will continue to be invested until a transfer proceeds and the actual transfer value paid will depend on the value of the units in the member’s PRA at the date of transfer.

By transferring to a suitable alternative pension arrangement, the payment of the transfer value will extinguish those rights in the OPQ Plan.

It is recommended that independent financial advice is taken before a decision is made (it is not possible for the Trustees to provide financial advice).

The pensions scams booklet provided by the Pensions Regulator must be mentioned.

The requirement for the member’s written authority to be provided before proceeding with the transfer must be mentioned.