|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **14/09/2023** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **RATAJSKI** | Forenames | **STEFAN** |
| Date of birth | **14/09/1957** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse's date of birth | **10/06/1958** |
| Child dependant's date of birth |  |
| Date of joining company | **29/03/2002** |
| Date of joining scheme | **29/03/2002** |
| Target retirement date | **31/03/2024** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
|  |  |  |  |  |  |  |  |  |
| **74,000** | **77,780** | **81,000** | **84,000** | **89,000** | **92,100** | **93,900** | **96,000** | **99,000** |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member's normal contributions **£ 98,124.00**

Total employer’s normal contributions **£ 156,998.40**

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 |  |  |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund |  |  |  |
| Lifestyle Fund | 71,623.0448 | 114,596.8717 |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.941 |
| Index Linked Bond Fund | 1.607 |
| Balanced Fund | 4.322 |
| Corporate Bond Fund | 2.928 |
| Cash Fund | 1.012 |

**Special circumstances / additional information**

On 13 October 2002, Stefan Ratajski transferred his benefits from the registered pension scheme of one of his former employers into the OPQ Retirement & Death Benefits Plan. The transfer value of £48,420.66 secured 12,120.2224 Member Units and 30,300.5560 Employer Units in the Lifestyle Fund. These Unit Holdings are additional to the Lifestyle Units stated above.

Stefan Ratajski has requested a quotation assuming he takes 25% of the value of his Personal Retirement Account at retirement as a tax-free cash sum, 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%

Stefan Ratajski has specifically stated that he does not want to receive a quotation for a single Uncrystallised Funds Pension Lump Sum (UFPLS).

Stefan Ratajski’s current available Lifetime Allowance is 100.00%.