|  |  |  |
| --- | --- | --- |
| **Leavers – OPQ – Refund** | **Part 2 – (Special circumstances: Yes – AVCs)** | |
|  |  |
| Name: | **ELIAS SCOTT** |
| Date of Birth: | 27/02/1968 |
| Spouse's Date of Birth: | N/A |
| Normal Pension Date: | = SPA |
| Date Joined Plan: | 15/08/2023 |
| Date of Leaving: | 06/09/2023 |
| Target Retirement Date: | 27/02/2028 |
| Pensionable Service: | 15/08/2023 to 06/09/2023 = 23 days |
| Number of complete months from last switch date to TRD: | 01/09/2023 to 27/02/2028 = 53 months |
| Lifestyle Fund Split:   * Global Equity 88.33% * Index Linked 8.75% * Cash 2.92% |  | |
| **Options on Leaving: Refund ONLY** |  | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Member** | **No. of Units** | **Unit Price** | **Value** |
| Global Equity | 52.7410 x 88.33% = 46.5861 | x £3.941 | = £183.60 |
| Index Linked Bond | 52.7410 x 8.75% = 4.6148 | x £1.607 | = £ 7.42 |
| Cash | 52.7410 x 2.92% = 1.5400 | x £1.012 | = £ 1.56 |
| **Total** | | | **= £192.58** |
|  | | |  |

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| **AVCs** | **No. of Units** | **Unit Price** | **Value** |
| Global Equity | 60.2754 x 88.33% = 53.2413 | x £3.941 | = £209.82 |
| Index Linked Bond | 60.2754 x 8.75% = 5.2741 | x £1.607 | = £ 8.48 |
| Cash | 60.2754 x 2.92% = 1.7600 | x £1.012 | = £ 1.78 |
| **Total** | | | **= £220.08** |

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| **Refund** |  |  |  |  |  |
| Member contributions (value) |  |  |  |  | £192.58 |
| AVCs (value) |  |  |  |  | £220.08 |
| ***Total contributions (value)*** |  |  |  |  | ***£412.66*** |
|  |  |  |  |  |  |
| Member contributions (paid) |  |  |  |  | £187.50 |
| AVCs (paid) |  |  |  |  | £215.00 |
| ***Total contributions (paid***) |  |  |  |  | ***£402.50*** |
|  |  |  |  |  |  |
| Less tax @ 20% | £402.50 | x | 20% |  | £ 80.50 |
| Less tax @ 50% | £0.00 | x | 50% |  | £ 0.00 |
| ***Total tax*** |  |  |  |  | ***£ 80.50*** |
|  |  |  |  |  |  |
| **Total Refund Payable**: | £412.66 | - | £80.50 |  | **£332.16** |