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

 **TVOUT Quotation**

Member Name: **Johannes Kallio**

Calculation Date: **7 September 2023**

Transfer Value of **£19,436.64** as at **07/09/2023**, split as follow:

* **Member = £7,475.63**
	+ **Index Linked Bond Fund = £3,292.34**
	+ **Corporate Bond Fund = £4,183.29**
* **Employer = £11,961.01**
	+ **Index Linked Bond Fund = £5,267.74**
	+ **Corporate Bond Fund = £6,693.27**

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.