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| **Leavers – OPQ – Refund** | **Part 2 – (Special circumstances: Yes – AVCs)** |
|  |  |
| Name: | **MATTHEW PARISH** |
| Date of Birth: | 25/02/1968 |
| Spouse's Date of Birth: | N/A |
| Normal Pension Date:  | = SPA (*not applicable for answer*) |
| Date Joined Plan: | 11/08/2024 |
| Date of Leaving: | 06/09/2024 |
| Target Retirement Date: | 25/02/2029 |
| Pensionable Service:  | 11/08/2024 to 06/09/2024 = 27 days |
| Number of complete months from last switch date to TRD: | 01/09/2024 to 25/02/2029 = 53 months |
| Lifestyle Fund Split:* Global Equity 88.33%
* Index Linked 8.75%
* Cash 2.92%
 |  |
| **Options on Leaving: Refund ONLY** |  |

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| **Member**  | **No. of Units** | **Unit Price** | **Value** |
| Global Equity |  57.4921 x 88.33% = 50.7828 | x £3.822 | = £194.09 |
| Index Linked Bond |  57.4921 x 8.75% = 5.0306  | x £1.598  | = £ 8.04 |
| Cash  |  57.4921 x 2.92% = 1.6788 | x £1.013  | = £ 1.70 |
| **Total**  | **= £203.83** |
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| **AVCs** | **No. of Units** | **Unit Price** | **Value** |
| Global Equity |  58.7163 x 88.33% = 51.8641 | x £3.822 | = £198.22 |
| Index Linked Bond |  58.7163 x 8.75% = 5.1377  | x £1.598  | = £ 8.21 |
| Cash  |  58.7163 x 2.92% = 1.7145 | x £1.013  | = £ 1.74 |
| **Total**  | **= £208.17** |

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| **Refund** |   |   |   |   |   |
| Member contributions (value) |   |   |   |   | £203.83 |
| AVCs (value) |   |   |   |   | £208.17 |
| ***Total contributions (value)*** |   |   |   |   | ***£412.00*** |
|   |   |   |   |   |   |
| Member contributions (paid) |   |   |   |   | £195.83 |
| AVCs (paid) |   |   |   |   | £200.00 |
| ***Total contributions (paid***) |   |   |   |   | ***£395.83*** |
| Less tax @ 20% | £395.83 |  x |  20% |   | £ 79.17 |
| Less tax @ 50% | £0.00 | x |  50% |   | £ 0.00 |
| ***Total tax*** |   |   |   |   | ***£ 79.17*** |
|   |   |   |   |  |   |
| **Total Refund Payable**: | £412.00 |  - |  £79.17 |   | **£332.83** |