**cASE STUDY DETAILS OPQ PLAN DEATHS**

**Event history**

Date of first event **09/09/2024** First event **DEATH**

Date of second event Second event

**Member details**

Surname **CONTEH** Forenames **PENELOPE**

Date of birth **22/01/1955** Gender **FEMALE**

Spouse’s date of birth

Child dependant’s date of birth

Date of joining company **08/08/1997**

Date of joining plan **08/08/1997**

Target retirement date

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
|  |  |  |  |  |  |  |  |  |
| **55,000** | **57,620** | **59,150** | **62,175** | **63,200** | **64,200** | **65,767** | **67,125** | **68,555** |

**Contribution history**

Total member's normal contributions **£ 70,334.66**

Total employer’s normal contributions **£ 112,535.46**

Total member's AVCs **£**

**Personal Retirement Account details**

**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 | 26,164.3889 | 41,863.0222 |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund |  |  |  |
| Cash Fund | 6,322.9888 | 10,116.7821 |  |
| Lifestyle Fund |  |  |  |

**Investment Fund Unit Prices**

|  |  |
| --- | --- |
| **Fund** | **Current Unit Price (£)** |
| Global Equity Fund | 3.822 |
| Index Linked Bond Fund | 1.598 |
| Balanced Fund | 4.888 |
| Corporate Bond Fund | 2.732 |
| Cash Fund | 1.013 |

**Special circumstances / additional information**

On 19 December 1997, Penelope Conteh transferred in to the OPQ Retirement & Death Benefits Plan the value of her benefits from her previous employer’s Group Personal Pension Plan. The transfer value amounted to £102,333.45 (split between the member’s contributions of £34,111.15 and the employer’s contributions of £68,222.30).

The transfer value purchased 16,223.9881 units in the Balanced Fund (split 5,407.9960 in respect of the member’s contributions and 10,815.9921 in respect of the employer’s contributions). These units in the Balanced Fund are additional to all other Unit Holdings detailed above.

Penelope Conteh’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £986,334.54.