**cASE STUDY DETAILS OPQ PLAN RETIREMENTS**

**Event history**

Date of first event **11/03/2020** First event **PRESERVED LEAVER**

Date of second event **16/09/2024** Second event **RETIREMENT**

**Member details**

Surname **ALI** Forenames **SABRINA**

Date of birth **16/09/1958** Gender **FEMALE**

Spouse’s date of birth **29/06/1956**

Child dependant’s date of birth

Date of joining company **09/11/2002**

Date of joining plan **09/11/2002**

Target retirement date

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member's normal contributions **£ 56,301.44**

Total employer’s normal contributions **£ 90,082.30**

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 | 18,222.4431 | 29,155.9090 |  |
| Index Linked Bond Fund |  |  |  |
| Balanced Fund |  |  |  |
| Corporate Bond Fund | 5,341.9804 | 8,547.1686 |  |
| Cash Fund | 2,056.8889 | 3,291.0222 |  |
| 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**

Sabrina Ali has requested a quotation assuming she takes £50,000.00 of her fund at retirement as a tax-free cash sum (provided this is within HMRC limits), with the balance being used to purchase an annuity (based on the “Annuity Bureau” factors) for the following options:

1. Non-increasing (*single life*)
2. Increasing annually by the lower of 5.0% or RPI (*50% joint life*)

Sabrina Ali has additionally requested a quotation assuming she takes the entire proceeds of her Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum (UFPLS).

Sabrina Ali’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £1,022,600.00.

Sabrina Ali’s current available Lump Sum Allowance (‘LSA’) is £217,775.00.