

CASE STUDY DETAILS**OPQ PLAN****RETIREMENTS****Event history**

Date of first event **15/09/2024** First event **ILL HEALTH**
Date of second event Second event

Member details

Surname **FRAZIER** Forenames **AMY**
Date of birth **29/05/1967** Gender **FEMALE**
Spouse's date of birth **16/02/1965**
Child dependant's date of birth
Date of joining company **09/05/2003**
Date of joining plan **09/05/2003**
Target retirement date **29/05/2027**

Annual salary history for the plan year commencing 6 April

2016	2017	2018	2019	2020	2021	2022	2023	2024
59,320	62,145	64,445	66,225	69,010	71,223	72,135	73,440	74,250

Contribution history

Total member's normal contributions **£ 56,224.88**
Total employer's normal contributions **£ 89,959.81**
Total member's AVCs **£**

Personal Retirement Account details

Member's Current Unit Holdings

Fund	Member's normal contributions	Employer's normal contributions	Member's AVCs
	Unit Holdings	Unit Holdings	Unit Holdings
Global Equity Fund			
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			
Cash Fund			
Lifestyle Fund	26,998.9912	43,198.3859	

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

Amy Frazier has requested quotations assuming she takes 20% of the value of her Personal Retirement Account as a tax-free cash sum, with the balance being used to purchase an annuity using the "Annuity Bureau" factors. Amy Frazier has specified that she would like quotations for the following annuity options:

- a) Non-increasing (*50% joint life*)
- b) Increasing annually by the lower of 5.0% or RPI (*50% joint life*)

Amy Frazier 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).

Amy Frazier's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,073,100.00.

Amy Frazier's current available Lump Sum Allowance ('LSA') is £268,275.00.