## **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	Employer's normal contributions	Member's AVCs	
	Unit Holdings	<b>Unit Holdings</b>	<b>Unit Holdings</b>	
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:

- a) Non-increasing (*single life*)
- b) 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.