CASE STUDY DETAILS

OPQ PLAN

RETIREMENTS

Event history

Date of first event 16/09/2024 First event **RETIREMENT**

Date of second event Second event

Member details

Surname FOREMAN Forenames ERIC

Date of birth 07/05/1954 Gender MALE

Spouse's date of birth

Child dependant's date of birth

Date of joining company 04/04/1997

Date of joining plan 04/04/1997

Target retirement date 31/12/2024

Annual salary history for the plan year commencing 6 April

2016	2017	2018	2019	2020	2021	2022	2023	2024
55,890	57,245	59,125	60,875	62,050	62,999	64,020	64,400	64,980

Contribution history

Total member's normal contributions £ 66,803.52

Total employer's normal contributions £ 106,885.63

Total member's AVCs £

Personal Retirement Account details

Member's Current Unit Holdings

Fund	Member's	Employer's	Member's
	normal	normal	AVCs
	contributions	contributions	
	Unit Holdings	Unit Holdings	Unit Holdings
Global Equity Fund			
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			
Cash Fund			
Lifestyle Fund	86,397.8696	138,236.5914	

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 1 August 2024, the Company (with the consent of the Trustees) made a one-off augmentation payment of £22,500.00 into Eric Foreman's Personal Retirement Account. The augmented payment secured 22,215.6398 units in the Cash Fund. These units are additional to the Unit Holdings detailed above.

Eric Foreman has requested quotations assuming he takes no tax-free cash and uses the entire proceeds of his Personal Retirement Account to purchase an annuity using the "Annuity Bureau" factors. Eric Foreman has specified that he would like quotations for the following annuity options:

- a) Non-increasing (single life)
- b) Increasing annually by the lower of 3.0% or RPI (*single life*)
- c) Increasing annually by the lower of 5.0% or RPI (*single life*)

Eric Foreman has specified that he does not want a quotation for a single Uncrystallised Funds Pension Lump Sum (UFPLS).

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

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