

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

Date of first event      **18/09/2024**                      First event      **RETIREMENT**

Date of second event    Second event

**Member details**

Surname                      **HOLMES**                      Forenames      **RICARDO**

Date of birth                      **16/12/1966**                      Gender              **MALE**

Spouse's date of birth                      **30/03/1968**

Child dependant's date of birth

Date of joining company                      **19/05/2002**

Date of joining plan                      **19/05/2002**

Target retirement date

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

<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
<b>82,120</b>	<b>86,145</b>	<b>89,230</b>	<b>92,555</b>	<b>94,790</b>	<b>96,889</b>	<b>98,180</b>	<b>99,999</b>	<b>101,000</b>

**Contribution history**

Total member's normal contributions    **£    85,801.99**

Total employer's normal contributions    **£   137,283.18**

Total member's AVCs    **£**

## Personal Retirement Account details

### Member's Current Unit Holdings

<b>Fund</b>	<b>Member's normal contributions</b>	<b>Employer's normal contributions</b>	<b>Member's AVCs</b>
	<b>Unit Holdings</b>	<b>Unit Holdings</b>	<b>Unit Holdings</b>
Global Equity Fund			
Index Linked Bond Fund			
Balanced Fund	19,567.9996	31,308.7994	
Corporate Bond Fund	11,333.8131	18,134.1010	
Cash Fund			
Lifestyle Fund			

### Investment Fund Unit Prices

<b>Fund</b>	<b>Current Unit Price (£)</b>
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 14 September 2002, Ricardo Holmes transferred his benefits from the registered pension scheme of one of his former employers into the OPQ Retirement & Death Benefits Plan. The transfer value of £131,388.62 secured 53,817.3716 Member Units in the Index Linked Bond Fund and 53,817.3716 Employer Units in the Index Linked Bond Fund. These Unit Holdings are additional to the other Units stated above.

Ricardo Holmes has requested a quotation assuming he takes 25% of the value of his Personal Retirement Account at retirement as a tax-free cash sum, with the balance being used to purchase a joint life annuity (based on the "Annuity Bureau" factors) using one of the following options:

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

Ricardo Holmes has specifically stated that he does not want to receive a quotation for a single Uncrystallised Funds Pension Lump Sum (UFPLS).

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

Ricardo Holmes' current available Lump Sum Allowance ('LSA') is £268,275.00.