

**CASE STUDY DETAILS****OPQ PLAN****LEAVERS  
[WITH SPECIAL  
CIRCUMSTANCES]****Event history**

Date of first event      **07/09/2024**                      First event      **LEAVER**  
Date of second event    Second event

**Member details**

Surname                      **DE LA NOYE**                      Forenames      **ESTHER**  
Date of birth                      **12/02/1962**                      Gender              **FEMALE**  
Spouse's date of birth    **01/05/1958**  
Child dependant's date of birth  
Date of joining company    **01/09/2011**  
Date of joining scheme    **01/09/2011**  
Target retirement date    **12/02/2026**

**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>25,000</b> | <b>27,300</b> | <b>27,750</b> | <b>30,000</b> | <b>33,650</b> | <b>35,300</b> | <b>37,300</b> | <b>39,600</b> | <b>44,500</b> |

**Contribution history**

Total member's normal contributions    **£ 25,665.67**  
Total employer's normal contributions    **£ 41,065.07**  
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          |                                      |  |                      |
| Corporate Bond Fund    |                                      |  |                      |
| Cash Fund              |                                      |  |                      |
| Lifestyle Fund         | 20,382.1992                          | 32,611.5187                            |                      |

### 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 1 January 2020, the Company (with the consent of the Trustees) agreed for an augmentation payment of £8,000.00 to be paid to Esther De La Noye's Personal Retirement Account. The augmentation payment (which is not included in the unit holdings detailed above) purchased 1,998.2036 units in the Balanced Fund. The augmentation payment is to be treated as an employer contribution.

Esther De La Noye's reason for leaving was resignation.