

## Letter Key Points

## OPQ Retirement & Death Benefits Plan

### TVOUT Quotation

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Member Name: **Vivian Greenyer**  
Date of Birth: **3 September 1965**  
Calculation Date: **4 September 2024**

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The Transfer Value of **£90,586.46** as at **04/09/2024** is split between the following Investment Funds:

- **Global Equity Fund** = **£54,543.45**
- **Balanced Fund** = **£26,904.20**
- **Cash Fund** = **£9,138.81**

The Transfer Value of **£90,586.46** as at **04/09/2024** is split between the following Contribution Types:

- **Member Contributions** = **£29,572.64**
- **Employer Contributions** = **£47,316.21**
- **AVCs** = **£13,697.61**

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The transfer value quoted is not guaranteed. The member's PRA will continue to be invested until a transfer proceeds and the actual transfer value paid will depend on the value of the units in the member's PRA at the date of transfer.

The Trustees must offer to book a pensions guidance appointment with Pensions Wise on behalf of the member.

The Trustees must explain to the member that the transfer cannot proceed until they have received appropriate pensions guidance from Pensions Wise.

The Trustees must explain to the member that they can only opt out of the Pensions Wise guidance by giving the Trustees an opt-out notification.

By transferring to a suitable alternative pension arrangement, the payment of the transfer value will extinguish those rights in the OPQ Plan.

It is recommended that independent financial advice is taken before a decision is made (it is not possible for the Trustees to provide financial advice).

The pensions scams booklet provided by the Pensions Regulator must be mentioned.

The requirement for the member's written authority to be provided before proceeding with the transfer must be mentioned.