

CASE STUDY DETAILS**OPQ PLAN****DEATHS****Event history**Date of first event **09/09/2024**First event **DEATH**

Date of second event

Second event

Member detailsSurname **CONTEH**Forenames **PENELOPE**Date of birth **22/01/1955**Gender **FEMALE**

Spouse's date of birth

Child dependant's date of birth

Date of joining company **08/08/1997**Date of joining plan **08/08/1997**

Target retirement date

Annual salary history for the plan year commencing 6 April

2016	2017	2018	2019	2020	2021	2022	2023	2024
55,000	57,620	59,150	62,175	63,200	64,200	65,767	67,125	68,555

Contribution historyTotal member's normal contributions **£ 70,334.66**Total employer's normal contributions **£ 112,535.46**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	Unit Holdings	Unit Holdings
Global Equity Fund	26,164.3889	41,863.0222	
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			
Cash Fund	6,322.9888	10,116.7821	
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

On 19 December 1997, Penelope Conteh transferred in to the OPQ Retirement & Death Benefits Plan the value of her benefits from her previous employer's Group Personal Pension Plan. The transfer value amounted to £102,333.45 (split between the member's contributions of £34,111.15 and the employer's contributions of £68,222.30).

The transfer value purchased 16,223.9881 units in the Balanced Fund (split 5,407.9960 in respect of the member's contributions and 10,815.9921 in respect of the employer's contributions). These units in the Balanced Fund are additional to all other Unit Holdings detailed above.

Penelope Conteh's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £986,334.54.