

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

Date of first event      **14/09/2025**                      First event      **RETIREMENT**

Date of second event    Second event

**Member details**

Surname                      **GREAVES**                      Forenames      **ERICA**

Date of birth                      **14/09/1955**                      Gender              **FEMALE**

Spouse's date of birth

Child dependant's date of birth

Date of joining company                      **09/09/2005**

Date of joining plan                      **09/09/2005**

Target retirement date                      **14/09/2025**

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

<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>2025</b>
<b>35,680</b>	<b>37,111</b>	<b>38,200</b>	<b>39,650</b>	<b>40,000</b>	<b>40,500</b>	<b>41,150</b>	<b>41,600</b>	<b>42,000</b>

**Contribution history**

Total member's normal contributions    **£    27,334.87**

Total employer's normal contributions    **£    43,735.79**

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			
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			
Cash Fund			
Lifestyle Fund	38,334.7646	61,335.6234	

### Investment Fund Unit Prices

Fund	Current Unit Price (£)
Global Equity Fund	3.998
Index Linked Bond Fund	1.632
Balanced Fund	4.911
Corporate Bond Fund	2.872
Cash Fund	1.017

### **Special circumstances / additional information**

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

- a) Non-increasing (*50% joint life*)
- b) Increasing annually by the lower of 2.5% or RPI (*50% joint life*)
- c) Increasing annually by the lower of 5.0% or RPI (*50% joint life*)

Erica Greaves has additionally requested a quotation assuming she takes the entire proceeds of his Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum (UFPLS).

Erica Greaves' current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,033,100.00.

Erica Greaves' current available Lump Sum Allowance ('LSA') is £228,275.00.