

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

Date of first event      **13/09/2025**                      First event      **RETIREMENT**

Date of second event    Second event

**Member details**

Surname                      **GATES**                      Forenames      **JASON**

Date of birth                      **13/09/1959**                      Gender              **MALE**

Spouse's date of birth

Child dependant's date of birth

Date of joining company                      **23/11/2005**

Date of joining plan                      **23/11/2005**

Target retirement date

**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>58,320</b>	<b>61,334</b>	<b>64,113</b>	<b>65,450</b>	<b>68,300</b>	<b>69,115</b>	<b>70,075</b>	<b>72,000</b>	<b>73,850</b>

**Contribution history**

Total member's normal contributions    **£    45,607.98**

Total employer's normal contributions    **£    72,927.77**

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	7,718.9984	12,350.3974	
Corporate Bond Fund	12,886.6420	20,618.6272	
Cash Fund	10,112.4546	16,179.9274	
Lifestyle Fund			

### 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**

Jason Gates has requested quotations assuming (a) he takes £60,000.00 of the value of his Personal Retirement Account as a tax-free cash sum (or the maximum permitted by HMRC, if lower), with the balance being used to purchase an annuity; or (b) he uses the whole of his Personal Retirement Account to purchase an annuity. The quotations for the annuities should be based on the "Annuity Bureau" factors and should be for the following options:

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

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

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

Jason Gates' current available Lump Sum Allowance ('LSA') is £268,275.00.