

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

Date of first event **10/09/2025** First event **RETIREMENT**

Date of second event Second event

Member details

Surname **KIST** Forenames **EVELYN**

Date of birth **19/03/1956** Gender **FEMALE**

Spouse's date of birth

Child dependant's date of birth

Date of joining company **11/01/1998**

Date of joining plan **11/01/1998**

Target retirement date

Annual salary history for the plan year commencing 6 April

2017	2018	2019	2020	2021	2022	2023	2024	2025
78,320	81,333	84,440	86,800	89,100	90,999	93,050	94,000	95,000

Contribution history

Total member's normal contributions **£ 97,502.48**

Total employer's normal contributions **£ 156,003.96**

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	28,884.1124	46,214.5798	
Corporate Bond Fund			
Cash Fund	18,942.7752	30,308.4403	
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

On 19 March 2021, the Company (with the consent of the Trustees) made a one-off augmentation payment of £25,000.00 into Evelyn Kist's Personal Retirement Account. The augmented payment secured 16,822.7848 units in the Index Linked Bond Fund. These units are additional to the Unit Holdings detailed above.

Evelyn Kist has requested a quotation assuming she takes 20% of the value of her Personal Retirement Account at retirement as a tax-free cash sum, with the balance being used to purchase an annuity (based on the "Annuity Bureau" factors) using one of the following options:

- a) Non-increasing (*single life*)
- b) Increasing annually by the lower of 3.0% or RPI (*single life*)

Evelyn Kist has specifically stated that she does not want to receive a quotation for a single Uncrystallised Funds Pension Lump Sum (UFPLS).

Evelyn Kist' current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £998,100.00.

Evelyn Kist's current available Lump Sum Allowance ('LSA') is £193,275.00.