

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	61,884.2314	99,014.7702	

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

Shortly before leaving the Company, Simon Gawlas transferred his benefits from the registered pension scheme of one of his former employers into the OPQ Retirement & Death Benefits Plan. The transfer value of £107,445.66 secured 38,101.1114 Member Units in the Cash Fund and 76,202.2228 Employer Units in the Cash Fund. These Unit Holdings are additional to the other Units stated above.

Simon Gawlas has requested a quotation assuming he takes £125,000.00 of his fund at retirement as a tax-free cash sum (provided this is within HMRC limits), with the balance being used to purchase an annuity (based on the "Annuity Bureau" factors) for the following options:

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

Simon Gawlas has specifically stated that he does not want to receive a quotation for a single Uncrystallised Funds Pension Lump Sum (UFPLS).

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

Simon Gawlas's current available Lump Sum Allowance ('LSA') is £268,275.00.