CASE STUDY DETAILS

OPQ PLAN

RETIREMENTS

Event history

Date of first event	07/11/20	23	First event	PRESERVED LEAVER
Date of second event	12/09/20	25	Second event	RETIREMENT
Member details				
Surname	GAWLA	AS	Forenames	SIMON
Date of birth	10/08/19	65	Gender	MALE
Spouse's date of birth	L	22/07/1968		
Child dependant's date of birth				
Date of joining compa	any	09/11/2002		
Date of joining plan		09/11/2002		
Target retirement date		10/08/2027		

Annual salary history for the plan year commencing 6 April

2017	2018	2019	2020	2021	2022	2023	2024	2025

Contribution history

Total member's normal contributions	£	95,990.62
Total employer's normal contributions	£	153,585.00
Total member's AVCs	£	

Personal Retirement Account details

Member's Current Unit Holdings

Fund	Member's normal contributions Unit Holdings	Employer's normal contributions Unit Holdings	Member's AVCs Unit Holdings
Global Equity Fund			Chit Holdings
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 $\pm 107,445.66$ 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 $\pm 125,000.00$ 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.