#### **CASE STUDY DETAILS**

# **OPQ PLAN**

#### **RETIREMENTS**

# **Event history**

Date of first event 11/09/2025 First event ILL HEALTH

Date of second event Second event

#### Member details

Surname WADE Forenames TREVOR

Date of birth 20/02/1966 Gender MALE

Spouse's date of birth

Child dependant's date of birth

Date of joining company 04/02/2002

Date of joining plan 04/02/2002

Target retirement date 28/02/2031

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

2017	2018	2019	2020	2021	2022	2023	2024	2025
46,125	48,333	50,325	51,800	53,050	54,667	55,750	56,350	57,150

# **Contribution history**

Total member's normal contributions £ 47,480.56

Total employer's normal contributions £ 75,968.90

Total member's AVCs £ 28,976.98

#### **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	Ont Holdings	Chit Holdings	Onit Holdings
1 2			
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			
Cash Fund			
Lifestyle Fund	19,600.8754	31,361.4006	10,257.8884

### **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

Trevor Wade has requested quotations assuming he takes 25% of the value of his Personal Retirement Account as a tax-free cash sum, with the balance being used to purchase an annuity using the "Annuity Bureau" factors. Trevor Wade has specified that he would like quotations for the following annuity options:

- a) Non-increasing (single life)
- b) Increasing annually by the lower of 2.5% or RPI (*single life*)

Trevor Wade 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).

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

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