

Letter Key Points

OPQ Retirement & Death Benefits Plan

TVOUT Quotation

Member Name: **Isabella Brown**

Calculation Date: **2 September 2025**

Transfer Value of **£98,353.02** as at **02/09/2025** includes:

- **Index Linked Bond Fund £32,311.98**
- **Balanced Fund: £46,637.01**
- **Corporate Fund £19,404.03**

The value of the contributions included are:

- **£29,222.71 in respect of member contributions**
- **£46,756.34 in respect of employer contributions**
- **£22,373.97 in respect of AVCs**

The transfer value quoted is not guaranteed. The member's PRA will continue to be invested until a transfer proceeds and the actual transfer value paid will depend on the value of the units in the member's PRA at the date of transfer.

The Trustees must offer to book a pensions guidance appointment with Pensions Wise on behalf of the member.

The Trustees must explain to the member that the transfer cannot proceed until they have received appropriate pensions guidance from Pensions Wise.

The Trustees must explain to the member that they can only opt out of the Pensions Wise guidance by giving the Trustees an opt-out notification.

By transferring to a suitable alternative pension arrangement, the payment of the transfer value will extinguish those rights in the OPQ Plan.

It is recommended that independent financial advice is taken before a decision is made (it is not possible for the Trustees to provide financial advice).

The pensions scams booklet provided by the Pensions Regulator must be mentioned.

The requirement for the member's written authority to be provided before proceeding with the transfer must be mentioned.