

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

Date of first event **14/09/2026** First event **ILL HEALTH**

Date of second event Second event

Member details

Surname **ASHE** Forenames **REBECCA**

Date of birth **23/01/1970** Gender **FEMALE**

Spouse's date of birth **13/12/1969**

Child dependant's date of birth

Date of joining company **08/02/2014**

Date of joining plan **08/02/2014**

Target retirement date **31/01/2035**

Annual salary history for the plan year commencing 6 April

2018	2019	2020	2021	2022	2023	2024	2025	2026
49,450	52,667	53,825	55,100	56,430	58,010	58,998	59,780	60,375

Contribution history

Total member's normal contributions **£ 29,467.60**

Total employer's normal contributions **£ 47,148.16**

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			
Corporate Bond Fund			
Cash Fund			
Lifestyle Fund	12,045.8820	19,273.4112	

Investment Fund Unit Prices

Fund	Current Unit Price (£)
Global Equity Fund	3.911
Index Linked Bond Fund	1.604
Balanced Fund	4.904
Corporate Bond Fund	2.738
Cash Fund	1.015

Special circumstances / additional information

Rebecca Ashe has requested quotations assuming she takes 15% of the value of her Personal Retirement Account as a tax-free cash sum, with the balance being used to purchase an annuity using the "Annuity Bureau" factors. Rebecca Ashe has specified that she would like quotations for the following annuity options:

- a) Non-increasing (*50% joint life*)
- b) Increasing annually by the lower of 3.0% or RPI (*50% joint life*)

Rebecca Ashe has additionally requested a quotation assuming she takes the entire proceeds of her Personal Retirement Account as a single Uncrystallised Funds Pension Lump Sum (UFPLS).

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

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