

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	16,889.8864	27,023.8182	
Corporate Bond Fund			
Cash Fund	4,667.4200	7,467.8720	
Lifestyle Fund			

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

On 10 January 2017, Oliver Laver 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 £130,440.44 secured 21,190.6663 Member Units in the Corporate Bond Fund and 42,381.3326 Employer Units in the Corporate Bond Fund. These Unit Holdings are additional to the other Units stated above.

Oliver Laver has requested a quotation assuming he takes 25% of the value of his Personal Retirement Account at retirement as a tax-free cash sum, with the balance being used to purchase a single-life annuity (based on the "Annuity Bureau" factors) using one of the following options:

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

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

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

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