

Leavers – OPQ – Refund**Part 2 – (Special circumstances: Yes – AVCs)**

Name: **AIDEN ROSS**
 Date of Birth: 30/07/1970
 Spouse's Date of Birth: N/A
 Normal Pension Date: = SPA (*not applicable for answer*)
 Date Joined Plan: 11/08/2026
 Date of Leaving: 08/09/2026
 Target Retirement Date: 30/07/2030
 Pensionable Service: 11/08/2026 to 08/09/2026 = 29 days

Number of complete months from last switch date to TRD: 01/09/2026 to 30/07/2030 = 46 months

Lifestyle Fund Split:

- Global Equity 76.67%
- Index Linked 17.50%
- Cash 5.83%

Options on Leaving: Refund ONLY

Member	No. of Units	Unit Price	Value
Global Equity	52.4301 x 76.67% = 40.1982	x £3.911	= £157.22
Index Linked Bond	52.4301 x 17.50% = 9.1753	x £1.604	= £14.72
Cash	52.4301 x 5.83% = 3.0567	x £1.015	= £3.10
Total			= £175.04
AVCs	No. of Units	Unit Price	Value
Global Equity	84.0014 x 76.67% = 64.4039	x £3.911	= £251.88
Index Linked Bond	84.0014 x 17.50% = 14.7002	x £1.604	= £23.58
Cash	84.0014 x 5.83% = 4.8973	x £1.015	= £4.97
Total			= £280.43

Refund

Member contributions (value) £175.04
 AVCs (value) £280.43
Total contributions (value) £455.47

Member contributions (paid) £162.92
 AVCs (paid) £260.00
Total contributions (paid) £422.92

Less tax @ 20% £422.92 x 20% £84.58
 Less tax @ 50% £0.00 x 50% £0.00
Total tax £84.58

Total Refund Payable: £455.47 - £84.58 £370.89