

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

Date of first event	04/09/2026	First event	TRANSFER IN
Date of second event		Second event	

Member details

Surname	CRUZ	Forenames	ISABELLA
Date of birth	20/08/1970	Gender	FEMALE
Spouse's date of birth	01/03/1971		
Child dependant's date of birth			
Date of joining company	15/07/2019		
Date of joining plan	15/07/2019		
Target retirement date	20/08/2030		

Contribution history

Total member's normal contributions	£ 14,104.73
Total employer's normal contributions	£ 22,567.57
Total member's AVCs	£

Personal Retirement Account details

Member's Current Unit Investment Choices

Fund	Member's normal contributions	Employer's normal contributions	Member's AVCs
	Allocation (%)	Allocation (%)	Allocation (%)
Global Equity Fund			
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			100.00
Cash Fund			
Lifestyle Fund	100.00	100.00	

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

Transfer value details from previous scheme

Member's total transfer value (including AVCs) **£ 42,610.58**

Including:

- Current value of member's contributions **£ 18,674.32**
- Current value of AVCs **£ 9,634.77**

Special circumstances / additional information

Following Isabella Cruz' written authority to proceed, the transfer in of her benefits from the registered Defined Contribution arrangement of one of her previous employers took place on 4 September 2026.

The transfer in was allocated in accordance with Isabella Cruz' current Investment Choices (with the AVCs being invested wholly in the Corporate Bond Fund). The Units purchased were based on the Investment Fund Unit Prices detailed above.