

Letter Key Points

OPQ Retirement & Death Benefits Plan

TVIN

Member Name: **Isabella Cruz**

Date of Birth: **20 August 1970**

Calculation Date: **4 September 2026**

Transfer Value from previous scheme of **£42,610.58** includes:

- Member contributions **£18,674.32**
- Employer contributions **£14,301.49**
- AVCs **£9,634.77**

Units purchased by Member and Employer Contributions on **04/09/2026** in the Funds comprising the 'Lifestyle Fund', and based on Unit Prices at that date:

	Global Equity Fund	Index Linked Bond Fund	Cash Fund
Member Contributions	3,740.1163	1,891.8809	997.1902
Employer Contributions	2,864.3204	1,448.8729	763.6855
Total Number of Units	6,604.4367	3,340.7538	1,760.8757

In addition, the **AVCs** purchased **3,518.9080** Units in the Corporate Bond Fund.

On death before retirement, either from active service or in deferment, a refund of the total fund value, including any investment returns, will be paid.

All transferred-in benefits are subject to the rules of the OPQ Retirement and Death Benefits Plan.

Payment of the transfer value has extinguished all liability to pension benefits for yourself and your dependants under your previous scheme.

NOTE

For the purposes of the CPC examinations, candidates will be presented with a draft Letter. They will then be expected to:

- Transcribe data required to be populated in the draft Letter accurately from their Case Study answers to the answer box*
- Identify and detail basic expected information not communicated in the draft Letter to the answer box*
- Identify and correct information wrongly communicated in the draft Letter to the answer box*