

TVOU

Member Name: **Freya Davies**
Date of Birth: **15 October 1969**
Calculation Date: **1 September 2026**

The Transfer Value at **01/09/2026** is **£125,005.56** and it is split between the following Funds:

- Index Linked Bond Fund **£31,403.38**
- Balanced Fund **£67,935.64**
- Corporate Bond Fund **£25,666.54**

The Transfer Value is additionally split between the following Contribution Types:

- Member **£37,814.98**
- Employer **£60,503.99**
- AVCs **£26,686.59**

The transfer value quoted is not guaranteed. The member's PRA will continue to be invested until a transfer proceeds and the actual transfer value paid will depend on the value of the units in the member's PRA at the date of transfer.

The Trustees must offer to book a pensions guidance appointment with Pensions Wise on behalf of the member.

The Trustees must explain to the member that the transfer cannot proceed until they have received appropriate pensions guidance from Pensions Wise.

The Trustees must explain to the member that they can only opt out of the Pensions Wise guidance by giving the Trustees an opt-out notification.

By transferring to a suitable alternative pension arrangement, the payment of the transfer value will extinguish those rights in the OPQ Plan.

It is recommended that independent financial advice is taken before a decision is made (it is not possible for the Trustees to provide financial advice).

The pensions scams booklet provided by the Pensions Regulator must be mentioned.

The requirement for the member's written authority to be provided before proceeding with the transfer must be mentioned.

NOTE

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

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