

Letter Key Points

OPQ Retirement & Death Benefits Plan

TVOUT

Member Name: **Oliver Grant**
Date of Birth: **8 May 1980**
Calculation Date: **14 September 2026**

The Transfer Value at **14/09/2026** is **£62,296.42** and it is split between the following Funds (Lifestyle and non-Lifestyle):

- Global Equity (Lifestyle) **£51,146.50** (Member and Employer)
- Global Equity (non-Lifestyle) **£11,149.92** (AVCs)

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

- Member (Lifestyle) **£19,671.73**
- Employer (Lifestyle) **£31,474.77**
- AVCs (non-Lifestyle) **£11,149.92**

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.

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:

- 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*