Letter to **JOSHUA KIRK**

 **Key Points**

1. Date of leaving **(03/09/2019)**
2. Value of total unit holdings in lifestyle fund (PRA) at date of leaving **(£1,586.14)**

|  |
| --- |
| **Member contributions** |
|

|  |
| --- |
| Global Equity 193.3165 x 73.33% = 141.7590 x £3.847 = £545.35  |
| Index Linked Bond Fund 193.3165 x 20.00% = 38.6633 x £1.498 = £57.92Cash Fund 193.3165 x 6.67% = 12.8942 x £1.017 = £ 13.11 |
|  Total **£616.38** |
|  |

 |
| **Employer contributions** |
|

|  |
| --- |
| Global Equity: 304.1503 x 73.33% = 223.0334 x £3.847 = £858.01 |
| Index Linked Bond Fund 304.1503 x 20.00% = 60.8301 x £1.498 = £91.12Cash Fund 304.1503 x 6.67% = 20.2868 x £1.017 = £20.63 |
|  Total **£969.76** |
|  |

 |

1. Normal Pension Date or Age (04/05/2023 or 65)
2. TRD 04/05/2023
3. Funds remain invested and annual statements will be issued
4. Access to benefits from Minimum Pension Age (or earlier if ill health)
5. Annuity Purchase Option with Annuity Bureau Charge if purchased through the OPQ Plan
6. Tax free lump sum option
7. Single UFPLS option
8. Early retirement option
9. Death before retirement (PRA Payable to Legal Personal Representatives)
10. Transfer option/ Open Market Option- mention this would be required if want FADD or series of UFPLS from MPA
11. Pension Wise if want to take advantage of flexibilities (now part of the Single Financial Guidance body
12. Mention AA and MPA trigger if UFPLS or FADD (no further detail required)

NOTE: **Letters should be written in full and should include all of the information contained in each of the bullet points.** Failure to write a letter in full will result in marks being lost. Failure to mention the information contained in each of the bullet points will result in marks being lost.