**Letter Key Points OPQ Retirement & Death Benefits Plan**

 **TVOUT Quotation**

Member Name: **Hayley Finley**

Calculation Date: **4 September 2019**

Transfer Value of **£88,584.67** as at **04/09/2019** includes:

* **Global Equity Fund £46,771.49**
* **Corporate Bond Fund £36,215.56**
* **Balanced Fund: £5,597.62**

**The value of the contributions included are:**

* **£30,141.17 in respect of member contributions**
* **£48,696.50 in respect of employer contributions**
* **£9,747.00 in respect of AVCs**

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 date of transfer

Can transfer to a suitable alternative pension arrangement

Caution re website promotions, cold calls etc. Refer to the Pension Scams booklet produced by the Pensions Regulator.

Recommend independent financial advice is taken before any decision is made. We are unable to offer any financial advice. Mention Pension Wise (now part of the Single Financial Guidance Body) for people over age 50.

Written authority is required if the transfer is to proceed.

Payment of a transfer value would extinguish all liability to future benefits in the OPQ Scheme for the member and dependants