**OPQ (Answer)**

Name Lowei Mei

DIS before NPD – (Lifestyling & no special circumstances)

DOD 25/08/2021

DOB 01/09/1968

NPD 01/09/2035 (age 65 [or SPD, if higher – age 67])

TRD 31/08/2024

Last switch date 01/08/2021

TRD 31/08/2024

Complete months 37

Global Equity 61.67%

Index Linked Bond 28.75%

Cash 9.58%

**Fund Prices**

Global Equity 3.814

Index Linked Bond 1.502

Cash 1.016

**Refund of Personal Account**

**Member Lifestyle Units Units Price Value**

Global Equity 6,497.2356 x 0.6167 = 4,006.8452 x 3.814 = £ 15,282.11

Index Linked Bond 6,497.2356 x 0.2875 = 1,867.9552 x 1.502 = £ 2,805.67

Cash 6,497.2356 x 0.0958 = 622.4352 x 1.016 = £ 632.39 Total **£ 18,720.17**

**Employer Lifestyle Units Units Price Value**

Global Equity 10,395.5769 x 0.6167 = 6,410.9523 x 3.814 = £ 24,451.37

Index Linked Bond 10,395.5769 x 0.2875 = 2,988.7284 x 1.502 = £ 4,489.07

Cash 10,395.5769 x 0.0958 = 995.8963 x 1.016 = £ 1,011.83 Total **£ 29,952.27**

Total Personal Retirement Account = **£ 48,672.44**

**Life Assurance**

3 x Annual Salary = 3 x £32,404.00 **=** **£ 97,212.00**

Total LSDB payable at the Trustees discretion **=**  **£****145,884.44**

LTA% = £145,884.44 / £1,073,100 x 100 **= 13.59%**

This is within the deceased member’s remaining LTA of 100.00%.