**OPQ (Question)**

Name Beth Richardson – (No Lifestyling & no special circumstances)

DIS before NPD

DOD 03/09/2021

DOB 18/04/1965

NPD 18/04/2032 (age 65 [or SPD, if later – age 67])

TRD N/A

**Fund Prices**

Global Equity £3.814

Balanced £4.187

**Refund of Personal Account**

**Member Units Price Value**

Global Equity 4,954.2173 x 3.814 = £ 18,895.38

Balanced 921.1652 x 4.187 **=** £ 3,856.92£22,752.30

**Employer Units Price Value**

Global Equity 7,926.7476 x 3.814 = £ 30,232.62

Balanced 1,473.8643x 4.187 **=** £ 6,171.07

 £ 36,403.69

Total Personal Retirement Account **= £**  **59,155.99**

**Life Assurance**

3 x Annual Salary = 3 x £37,955.00 **=**  **£113,865.00**

Total LSDB payable at the Trustees discretion **=**  **£****173,020.99**

LTA% = £173,020.99 / £1,073,100 x 100 **= 16.12%**

This is within the deceased member’s remaining LTA of 98.20%.