**OPQ (Answer)**

Name JAYNE HENRICK

(*Death-in-deferment, with Lifestyling*) – Special circumstances [AVCs]

DOD 08/09/2022

DOB 18/05/1961

NPD 18/05/2026 (*or SPD, if later*)

TRD 01/05/2023

Last switch date 01/09/2022

TRD 01/05/2023

Full months to TRD 8 months

**Fund Prices**

Global Equity £3.971

Index Linked Bond £1.623

Corporate Bond £2.907

Cash £1.019

**Lifestyle Splits**

Global Equity 13.33%

Index Linked Bond 65.00%

Cash 21.67%

**Refund of Personal Retirement Account**

**Member Lifestyle Units Units Price Value**

Global Equity 16,975.6965 x 0.1333 = 2,262.8603 x 3.971 = £ 8,985.82Index Linked Bond 16,975.6965 x 0.6500 = 11,034.2027 x 1.623 = £ 17,908.51Cash 16,975.6965 x 0.2167 = 3,678.6334 x 1.019 = £ 3,748.53 Total **£ 30,642.86**

**Employer Lifestyle Units Units Price Value**

Global Equity 27,161.1144 x 0.1333 = 3,620.5766 x 3.971 = £ 14,377.31
Index Linked Bond 27,161.1144 x 0.6500 = 17,654.7244 x 1.623 = £ 28,653.62
Cash 27,161.1144 x 0.2167 = 5,885.8135 x 1.019 = £ 5,997.64 Total **£ 49,028.57**

**AVCs**Corporate Bond 8,172.1524 x 2.907 **=** £ 23,756.45

 **£ 23,756.45**

Total Personal Retirement Account **= £103,427.88**

**Life Assurance**

N/A (*as death-in-deferment*)

---

Total LSDB payable to deceased member’s

legal personal representatives **= £103,427.88**

LTA% = £103,427.88 / £1,073,100.00 x 100 **= 9.63%**

This is within the deceased member’s remaining LTA of 92.64%.