**OPQ (Answer)**

Name HARRY RICH

(*Death-in-service before NPD, with Lifestyling*) – No special circumstances

DOD 02/09/2022

DOB 12/04/1969

NPD 12/04/2034 (*or SPD, if later*)

TRD 12/04/2024

Last switch date 01/09/2022

TRD 12/04/2024

Full months to TRD 19 months

**Fund Prices**

Global Equity £3.971

Index Linked Bond £1.623

Cash £1.019

**Lifestyle Splits**

Global Equity 31.67%

Index Linked Bond 51.25%

Cash 17.08%

**Refund of Personal Retirement Account**

**Member Lifestyle Units Units Price Value**

Global Equity 8,987.9142 x 0.3167 = 2,846.4724 x 3.971 = £ 11,303.34  
Index Linked Bond 8,987.9142 x 0.5125 = 4,606.3060 x 1.623 = £ 7,476.03   
Cash 8,987.9142 x 0.1708 = 1,535.1357 x 1.019 = £ 1,564.30  
 Total **£ 20,343.67**

**Employer Lifestyle Units Units Price Value**

Global Equity 14,380.6627 x 0.3167 = 4,554.3559 x 3.971 = £ 18,085.35  
Index Linked Bond 14,380.6627 x 0.5125 = 7,370.0896 x 1.623 = £ 11,961.66  
Cash 14,380.6627 x 0.1708 = 2,456.2172 x 1.019 = £ 2,502.89 Total **£ 32,549.90**

Total Personal Retirement Account **= £ 52,893.57**

**Life Assurance**

3 x Annual Salary = 3 x £36,750.00 **=** **£110,250.00**

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Total LSDB payable to persons at the Trustees’ discretion **=** **£****163,143.57**

LTA% = £163,143.57 / £1,073,100.00 x 100 **= 15.20%**

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