**OPQ (Answer)**

Name JOANNE PARON (*Death-in-service before NPD* *– [Transfer In]*)

DOD 02/09/2023

DOB 06/08/1964

NPD = SPA

TRD 06/06/2026

Transfer In 41,099.7000 units

Transfer In (Employer) 23,917.2000 units (Balance Fund)

Transfer In (Member) 17,182.5000 units (Balanced Fund)

**Fund Prices**

Global Equity £3.941

Index Linked Bond £1.607

Cash £1.012

Balanced £4.322

Last switch date 01/09/2023

TRD 06/06/2026

Full months to TRD 33 months

**Lifestyle Splits**

Global Equity 55.00%

Index Linked Bond 33.75%

Cash 11.25%

**Refund of Personal Retirement Account**

**Member Lifestyle Units Fund Units Price Value**

Global Equity 3,908.8125 x 0.5500 = 2,149.8469 x 3.941 = £ 8,472.55 Index Linked Bond 3,908.8125 x 0.3375 = 1,319.2242 x 1.607 = £ 2,119.99

Cash 3,908.8125 x 0.1125 = 439.7414 x 1.012 = £ 445.02

Total  **£ 11,037.56**

**Member (Transfer In) Fund Units Price Value**

Balanced 17,182.5000 x 4.322 = £ 74,262.77 Total **£ 74,262.77**

**Employer Lifestyle Units Fund Units Price Value**

Global Equity 6,254.1000 x 0.5500 = 3,439.7550 x 3.941 = £ 13,556.07

Index Linked Bond 6,254.1000 x 0.3375 = 2,110.7588 x 1.607 = £ 3,391.99

Cash 6,254.1000 x 0.1125 = 703.5863 x 1.012 = £ 712.03

Total **£ 17,660.09**

**Employer (Transfer In) Fund Units Price Value**

Balanced 23,917.2000 x 4.322 = £103,370.14

Total **£103,370.14**

Total Personal Retirement Account **= £206,330.56**

**Life Assurance**

Annual Salary x 3 £21,377.00 x 3 **= £ 64,131.00**

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Total LSDB payable at Trustee’s discretion **= £270,461.56**

LTA% = £270,461.56 / £1,073,100.00 x 100 **= 25.20%**

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