**OPQ – Answer**

Name SEAMUS MCGUIGAN (*Death-in-Deferment – AVCs*)

DOL 31/12/2016

DOD 14/09/2024

DOB 10/02/1962

NPD = SPA (*not relevant for answer*)

TRD 31/01/2029

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Contributions (member) £37,228.43

Contributions (employer) £59,565.49

AVCs £28,334.80

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Lifestyle units (member) 15,876.9986

Lifestyle units (employer) 25,403.1978

Units (AVCs) 34,322.4454 (*Cash*)

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Annual salary N/A

Remaining ‘LS&DBA’ £1,073,100.00

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**Lifestyle Details**

Last switch date 01/09/2024

TRD 31/01/2029

Full months to TRD 53 months

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**Lifestyle Splits**

Global Equity 88.33%

Index Linked Bond 08.75%

Cash 02.92%

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**Fund Prices**

Global Equity £3.822

Index Linked Bond £1.598

Cash £1.013

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**Personal Retirement Account**

**Member**

Global Equity 15,876.9986 x 88.33% = 14,024.1529 x £3.822 = £53,600.31

Index Linked Bond 15,876.9986 x 8.75% = 1,389.2374 x £1.598 = £2,220.00

Cash 15,876.9986 x 2.92% = 463.6084 x £1.013 = £469.64

TOTAL **£56,289.95**

**Employer**

Global Equity 25,403.1978 x 88.33% = 22,438.6446 x £3.822 = £85,760.50

Index Linked Bond 25,403.1978 x 8.75% = 2,222.7798 x £1.598 = £3,552.00

Cash 25,403.1978 x 2.92% = 741.7734 x £1.013 = £751.42

TOTAL **£90,063.92**

**AVCs**

Cash 34,322.4454 x £1.013 = £34,768.64

TOTAL **£34,768.64**

Total Personal Retirement Account **=** £56,289.95 + £90,063.92

+ £34,768.64 = **£181,122.51**

**Life Assurance**

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

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Total LSDB payable deceased member’s

legal personal representatives / estate = **£181,122.51**

***‘LS&DBA’ Check* =** £181,122.51 v £1,073,100.00 = **OK**