

## OPQ – Answer

Name ELIZA BOZA-EDWARDS (*DIS before NPD – no special circumstances*)  
DOD 11/09/2024  
DOB 27/05/1962  
NPD = SPA (*not relevant for answer*)  
TRD 31/12/2027

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Contributions (member) £57,882.45  
Contributions (employer) £92,611.92  
Lifestyle units (member) 24,641.0256  
Lifestyle units (employer) 39,425.6410

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Annual salary £79,625.00  
Remaining 'LS&DBA' £1,073,100.00

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### Lifestyle Details

Last switch date 01/09/2024  
TRD 31/12/2027  
Full months to TRD 40 months

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### Lifestyle Splits

Global Equity 66.67%  
Index Linked Bond 25.00%  
Cash 08.33%

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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	24,641.0256	x	66.67%	=	16,428.1718	x	£3.822	=	£62,788.47
Index Linked Bond	24,641.0256	x	25.00%	=	6,160.2564	x	£1.598	=	£9,844.09
Cash	24,641.0256	x	8.33%	=	2,052.5974	x	£1.013	=	£2,079.28
<b>TOTAL</b>									<b>£74,711.84</b>

### **Employer**

Global Equity	39,425.6410	x	66.67%	=	26,285.0749	x	£3.822	=	£100,461.56
Index Linked Bond	39,425.6410	x	25.00%	=	9,856.4103	x	£1.598	=	£15,750.54
Cash	39,425.6410	x	8.33%	=	3,284.1559	x	£1.013	=	£3,326.85
<b>TOTAL</b>									<b>£119,538.95</b>

Total Personal Retirement Account = £74,711.44 + £119,538.95 = **£194,250.79**

**Life Assurance**

Life assurance = £79,625.00 x 3.0 (multiple) = **£238,875.00**

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Total LSDB payable  
at Trustees' discretion = £194,250.79 + £238,875.00 = **£433,125.79**

***'LS&DBA' Check*** = £433,125.79 v £1,073,100.00 = **OK**