

OPQ – Answer

Name JASON HONEYGHAN (*DIS before NPD – with augmented benefits*)
DOD 12/09/2024
DOB 12/11/1964
NPD = SPA (*not relevant for answer*)
TRD N/A

Contributions (member) £52,400.80
Contributions (employer) £83,841.28

Units (member) 14,456.2221 (*Global Equity*)
Units (member) 2,100.5682 (*Balanced*)
Units (member) 1,423.7764 (*Corporate Bond*)
Units (employer) 23,129.9554 (*Global Equity*)
Units (employer) 3,360.9091 (*Balanced*)
Units (employer) 2,278.0422 (*Corporate Bond*)

Annual salary £66,150.00
Life assurance (enhanced) 6.0 (multiple)
Remaining 'LS&DBA' £1,073,100.00

Fund Prices

Global Equity £3.822
Balanced £4.888
Corporate Bond £2.732

Personal Retirement Account

Member

Global Equity	14,456.2221	x	£3.822	=	£55,251.68
Balanced	2,100.5682	x	£4.888	=	£10,267.58
Corporate Bond	1,423.7764	x	£2.732	=	£3,889.76
TOTAL					£69,409.02

Employer

Global Equity	23,129.9554	x	£3.822	=	£88,402.69
Balanced	3,360.9091	x	£4.888	=	£16,428.12
Corporate Bond	2,278.0422	x	£2.732	=	£6,223.61
TOTAL					£111,054.42

Total Personal Retirement Account = £69,409.02 + £111,054.42 = **£180,463.44**

Life Assurance

Life assurance = £66,150.00 x **6.0** (multiple) = **£396,900.00**

Total LSDB payable
at Trustees' discretion = £180,463.44 + £396,900.00 = **£577,363.44**

'LS&DBA' Check = £577,363.44 v £1,073,100.00 = **OK**