**OPQ (Answer)**

Name YING CHEN

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

DOD 05/09/2022

DOB 12/02/1955

NPD 12/02/2020 (*or SPD, if later*)

TRD 12/02/2023

Last switch date 01/09/2022

TRD 12/02/2023

Full months to TRD 5 months

**Fund Prices**

Global Equity £3.971

Index Linked Bond £1.623

Cash £1.019

**Lifestyle Splits**

Global Equity 8.33%

Index Linked Bond 68.75%

Cash 22.92%

**Refund of Personal Retirement Account**

**Member Lifestyle Units Units Price Value**

Global Equity 8,750.3210 x 0.0833 = 728.9017 x 3.971 = £ 2,894.47

Index Linked Bond 8,750.3210 x 0.6875 = 6,015.8457 x 1.623 = £ 9,763.72

Cash 8,750.3210 x 0.2292 = 2,005.5736 x 1.019 = £ 2,043.68 Total **£ 14,701.87**

**Employer Lifestyle Units Units Price Value**

Global Equity 14,000.5136 x 0.0833 = 1,166.2428 x 3.971 = £ 4,631.15

Index Linked Bond 14,000.5136 x 0.6875 = 9,625.3531 x 1.623 = £ 15,621.95

Cash 14,000.5136 x 0.2292 = 3,208.9177 x 1.019 = £ 3,269.89 Total **£ 23,522.99**

Total Personal Retirement Account **= £** **38,224.86**

**Life Assurance**

3 x Annual Salary = 3 x £30,728.00 **=** **£ 92,184.00**

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Total LSDB payable to persons at the Trustees’ discretion **=** **£****130,408.86**

LTA% = £130,408.86 / £1,073,100.00 x 100 **= 12.15%**

This is within the deceased member’s remaining LTA of 95.23%.