

OPQ – Answer

Name PENELOPE CONTEH (*DIS after NPD – with transferred-in benefits*)
DOD 09/09/2024
DOB 22/01/1955
NPD = SPA (*not relevant for answer*)
TRD N/A

Contributions (member) £70,334.66
Contributions (employer) £112,535.46

Units (member) 26,164.3889 (*Global Equity*)
Units (member) 6,322.9888 (*Cash*)
Units (employer) 41,863.0222 (*Global Equity*)
Units (employer) 10,116.7821 (*Cash*)

Total transfer value £102,333.45
TV contributions (member) £34,111.15
TV contributions (employer) £68,222.30

Total transfer value units 16,223.9881
TV units (member) 5,407.9960 (*Balanced*)
TV units (employer) 10,815.9921 (*Balanced*)

Annual salary £68,555.00
Remaining 'LS&DBA' £986,334.54

Fund Prices

Global Equity £3.822
Cash £1.013
Balanced £4.888

Personal Retirement Account

Member

Global Equity	26,164.3889	x	£3.822	=	£100,000.29
Cash	6,322.9888	x	£1.013	=	£6,405.19
TOTAL					£106,405.48

Employer

Global Equity	41,863.0222	x	£3.822	=	£160,000.47
Cash	10,116.7821	x	£1.013	=	£10,248.30
TOTAL					£170,248.77

Member (TVin)

Balanced 5,407.9960 x £4.888 = £26,434.28
TOTAL **£26,434.28**

Employer (TVin)

Balanced 10,815.9921 x £4.888 = £52,868.57
TOTAL **£52,868.57**

Total Personal Retirement Account = £106,405.48 + £170,248.77
+ £26,434.28 + £52,868.57 = **£355,957.10**

Life Assurance

Life assurance = £68,555.00 x 3.0 (multiple) = **£205,665.00**

Total LSDB payable
at Trustees' discretion = £355,957.10 + £205,665.00 = **£561,622.10**

'LS&DBA' Check = £561,622.10 v £986,334.54 =

OK