

OPQ – Answer

Name LINDA KING (*DIS before NPD – no special circumstances*)
DOD 10/09/2025
DOB 13/06/1967
NPD = SPA (*not relevant for answer*)
TRD N/A

Contributions (member) £48,780.56
Contributions (employer) £78,048.90

Units (member) 12,222.1220 (*Global Equity*)
Units (member) 6,423.7134 (*Corporate Bond*)
Units (member) 4,300.6627 (*Cash*)
Units (employer) 19,555.3952 (*Global Equity*)
Units (employer) 10,277.9414 (*Corporate Bond*)
Units (employer) 6,881.0603 (*Cash*)

Annual salary £74,250.00
Life assurance 3.0 (multiple)
Remaining 'LS&DBA' £1,073,100.00

Fund Prices

Global Equity £3.998
Corporate Bond £2.872
Cash £1.017

Personal Retirement Account

Member

Global Equity	12,222.1220	x	£3.998	=	£48,864.04
Corporate Bond	6,423.7134	x	£2.872	=	£18,448.90
Cash	4,300.6627	x	£1.017	=	£4,373.77
TOTAL					£71,686.71

Employer

Global Equity	19,555.3952	x	£3.998	=	£78,182.47
Corporate Bond	10,277.9414	x	£2.872	=	£29,518.25
Cash	6,881.0603	x	£1.017	=	£6,998.04
TOTAL					£114,698.76

Total Personal Retirement Account = £71,686.71 + £114,698.76 = **£186,385.47**

Life Assurance

Life assurance = £74,250.00 x 3.0 (multiple) = **£222,750.00**

Total LSDB payable
at Trustees' discretion = £186,385.47 + £222,750.00 = **£409,135.47**

'LS&DBA' Check = £409,135.47 v £1,073,100.00 = **OK**