

## OPQ – Answer

Name ARTHUR GILDING (*DIS after NPD – augmentation*)  
DOD 09/09/2025  
DOB 16/03/1956  
NPD = SPA (*not relevant for answer*)  
TRD N/A

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Contributions (member) £53,666.80  
Contributions (employer) £85,866.88  
Augmentation £25,000.00

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Units (member) 18,444.2228 (*Balanced*)  
Units (employer) 29,510.7565 (*Balanced*)  
Units (augmentation) 24,654.8324 (*Cash*)

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Annual salary £75,667.00  
Life assurance 3.0 (multiple)  
Remaining 'LS&DBA' £1,049,888.50

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### Fund Prices

Balanced £4.911  
Cash £1.017

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### Personal Retirement Account

#### **Member**

Balanced	18,444.2228	x	£4.911	=	£90,579.58
TOTAL					<b>£90,579.58</b>

#### **Employer**

Balanced	29,510.7565	x	£4.911	=	£144,927.33
TOTAL					<b>£144,927.33</b>

#### **Employer (*augmentation*)**

Cash	24,654.8324	x	£1.017	=	£25,073.96
TOTAL					<b>£25,073.96</b>

Total Personal Retirement Account = £90,579.58 + £144,927.33  
+ £25,073.96 = **£260,580.87**

**Life Assurance**

Life assurance = £75,667.00 x 3.0 (multiple) = **£227,001.00**

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Total LSDB payable  
at Trustees' discretion = £260,580.87 + £227,001.00 = **£487,581.87**

***'LS&DBA' Check*** = £487,581.87 v £1,049,888.50 = **OK**