<u>OPQ – Answer</u>

Name DOD DOB NPD TRD	SARAH HUMPHRIES (<i>DIS before NPD – AVCs</i>) 12/09/2025 10/01/1970 = SPA (<i>not relevant for answer</i>) 30/04/2030		
Contributions (member) Contributions (employer) AVCs 	£43,204.90 £69,127.84 £26,455.82		
Lifestyle units (member) Lifestyle units (employer) Units (AVCs) 	20,006.8122 32,010.8995 31,222.8726 (Cash)		
Annual salary Life assurance Remaining 'LS&DBA' 	£56,150.00 3.0 (multiple) £1,073,100.00		
<u>Lifestyle Details</u> Last switch date TRD Full months to TRD 	01/09/2025 30/04/2030 56 months		
<u>Lifestyle Splits</u> Global Equity Index Linked Bond Cash	93.33% 5.00% 1.67%		
Fund Prices Global Equity Index Linked Bond Cash	£3.998 £1.632 £1.017		

Personal Retirement Account

Member Global Equity Index Linked Bond Cash TOTAL	20,006.8122 x 93.33% = 18,672.3578 x £3.998 = 20,006.8122 x 5.00% = 1,000.3406 x £1.632 = 20,006.8122 x 1.67% = 334.1138 x £1.017 =	£1,632.56
Employer Global Equity Index Linked Bond Cash TOTAL	32,010.8995 x 93.33% = 29,875.7725 x £3.998 = 32,010.8995 x 5.00% = 1,600.5450 x £1.632 = 32,010.8995 x 1.67% = 534.5820 x £1.017 =	£2,612.09

AVCs Cash TOTAL	31,222.8726 x£1.017	' =	£31,753.66 £31,753.66
Total Personal Retirement Account	= £76,624.44 + £122,599.10 + £31,753.66	=	<u>£230,977.20</u>
<u>Life Assurance</u> Life assurance	= £56,150.00 x 3.0 (multiple)	=	<u>£168,450.00</u>
Total LSDB payable at Trustees' discretion	= £230,977.20 + £168,450.00	=	<u>£399,427.20</u>
'LS&DBA' Check	= £399,427.20 v £1,073,100.00	=	ОК