**OPQ – Answer**

Name ELIZA BOZA-EDWARDS (*DIS before NPD – no special circumstances*)

DOD 11/09/2024

DOB 27/05/1962

NPD = SPA (*not relevant for answer*)

TRD 31/12/2027

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Contributions (member) £57,882.45

Contributions (employer) £92,611.92

Lifestyle units (member) 24,641.0256

Lifestyle units (employer) 39,425.6410

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Annual salary £79,625.00

Remaining ‘LS&DBA’ £1,073,100.00

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**Lifestyle Details**

Last switch date 01/09/2024

TRD 31/12/2027

Full months to TRD 40 months

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**Lifestyle Splits**

Global Equity 66.67%

Index Linked Bond 25.00%

Cash 08.33%

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**Fund Prices**

Global Equity £3.822

Index Linked Bond £1.598

Cash £1.013

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**Personal Retirement Account**

**Member**

Global Equity 24,641.0256 x 66.67% = 16,428.1718 x £3.822 = £62,788.47

Index Linked Bond 24,641.0256 x 25.00% = 6,160.2564 x £1.598 = £9,844.09

Cash 24,641.0256 x 8.33% = 2,052.5974 x £1.013 = £2,079.28

TOTAL **£74,711.84**

**Employer**

Global Equity 39,425.6410 x 66.67% = 26,285.0749 x £3.822 = £100,461.56

Index Linked Bond 39,425.6410 x 25.00% = 9,856.4103 x £1.598 = £15,750.54

Cash 39,425.6410 x 8.33% = 3,284.1559 x £1.013 = £3,326.85

TOTAL **£119,538.95**

Total Personal Retirement Account **=** £74,711.44 + £119,538.95 = **£194,250.79**

**Life Assurance**

Life assurance = £79,625.00 x 3.0 (multiple) = **£238,875.00**

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Total LSDB payable

at Trustees’ discretion = £194,250.79 + £238,875.00 = **£433,125.79**

***‘LS&DBA’ Check* =** £433,125.79 v £1,073,100.00 = **OK**