**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

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Contributions (member) £70,334.66

Contributions (employer) £112,535.46

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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*)

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Total transfer value £102,333.45

TV contributions (member) £34,111.15

TV contributions (employer) £68,222.30

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Total transfer value units 16,223.9881

TV units (member) 5,407.9960 (*Balanced*)

TV units (employer) 10,815.9921 (*Balanced*)

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Annual salary £68,555.00

Remaining ‘LS&DBA’ £986,334.54

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**Fund Prices**

Global Equity £3.822

Cash £1.013

Balanced £4.888

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**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**

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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**