

OPQ – Answer

Name JUANITA DURAN (*DIS before NPD – no special circumstances*)
DOD 19/09/2026
DOB 17/02/1966
NPD = SPA (*not relevant for answer*)
TRD 17/02/2031

Contributions (member) £39,664.60
Contributions (employer) £63,463.36
Lifestyle units (member) 16,571.4286
Lifestyle units (employer) 26,514.2858

Annual salary £68,120.00
Remaining 'LS&DBA' £1,073,100.00

Lifestyle Details

Last switch date 01/09/2026
TRD 17/02/2031
Full months to TRD 53 months

Lifestyle Splits

Global Equity 88.33%
Index Linked Bond 8.75%
Cash 2.92%

Fund Prices

Global Equity £3.911
Index Linked Bond £1.604
Cash £1.015

Personal Retirement Account

Member

Global Equity	16,571.4286	x	88.33%	=	14,637.5429	x	£3.911	=	£57,247.43
Index Linked Bond	16,571.4286	x	8.75%	=	1,450.0000	x	£1.604	=	£2,325.80
Cash	16,571.4286	x	2.92%	=	483.8857	x	£1.015	=	£491.14
TOTAL									£60,064.37

Employer

Global Equity	26,514.2858	x	88.33%	=	23,420.0687	x	£3.911	=	£91,595.89
Index Linked Bond	26,514.2858	x	8.75%	=	2,320.0000	x	£1.604	=	£3,721.28
Cash	26,514.2858	x	2.92%	=	774.2171	x	£1.015	=	£785.83
TOTAL									£96,103.00

Total Personal Retirement Account = £60,064.37 + £96,103.00 = **£156,167.37**

Life Assurance

Life assurance = £68,120.00 x 3.0 (multiple) = **£204,360.00**

Total LSDB payable
at Trustees' discretion = £156,167.37 + £204,360.00 = **£360,527.37**

'LS&DBA' Check = £360,527.37 v £1,073,100.00 = **OK**