

OPQ – Answer

Name MARVIN HEARNS (*DIS before NPD – with augmented benefits*)
DOD 18/09/2026
DOB 03/03/1967
NPD = SPA (*not relevant for answer*)
TRD N/A

Contributions (member) £49,724.67
Contributions (employer) £79,559.47

Units (member) 12,888.7426 (*Global Equity*)
Units (member) 2,022.5889 (*Balanced*)
Units (member) 10,005.2456 (*Cash*)
Units (employer) 20,621.9882 (*Global Equity*)
Units (employer) 3,236.1422 (*Balanced*)
Units (employer) 16,008.3930 (*Cash*)

Annual salary £69,740.00
Life assurance (enhanced) 5.75 (multiple)
Remaining 'LS&DBA' £1,073,100.00

Fund Prices

Global Equity £3.911
Balanced £4.904
Cash £1.015

Personal Retirement Account

Member

Global Equity	12,888.7426	x	£3.911	=	£50,407.87
Balanced	2,022.5889	x	£4.904	=	£9,918.78
Cash	10,005.2456	x	£1.015	=	£10,155.32
TOTAL					£70,481.97

Employer

Global Equity	20,621.9882	x	£3.911	=	£80,652.60
Balanced	3,236.1422	x	£4.904	=	£15,870.04
Cash	16,008.3930	x	£1.015	=	£16,248.52
TOTAL					£112,771.16

Total Personal Retirement Account = £70,481.97 + £112,771.16 = **£183,253.13**

Life Assurance

Life assurance = £69,740.00 x **5.75** (multiple) = **£401,005.00**

Total LSDB payable
at Trustees' discretion = £183,253.13 + £401,005.00 = **£584,258.13**

'LS&DBA' Check = £584,258.13 v £1,073,100.00 = **OK**