OPQ

Name Pam McGavin DIS after NPD – (Life-styling with TV in)

DOD 03/09/2019

DOB 20/11/1952

NPD 20/11/2017 (or SPD, if later)

TRD 20/12/2020

Last switch date 01/09/2019

TRD 20/12/2020

Complete months 15

Global Equity 25.00%

Index Linked 56.25%

Cash 18.75%

**Fund Prices**

Global Equity 3.847

Index Linked 1.498

Cash 1.017

**Refund of Personal Account**

**Member Lifestyle Units Units Price Value**

Global Equity 32,178.1457 x 0.2500 = 8,044.5364 x 3.847 = £30,947.33

Index Linked 32,178.1457 x 0.5625 = 18,100.2070 x 1.498 = £27,114.11

Cash 32,178.1457 x 0.1875 = 6,033.4023 x 1.017 = £ 6,135.97

Total **£64,197.41**

**Employer Lifestyle Units Units Price Value**

Global Equity 46,781.4500 x 0.2500 = 11,695.3625 x 3.847 = £44,992.06

Index Linked 46,781.4500 x 0.5625 = 26,314.5656 x 1.498 = £39,419.22

Cash 46,781.4500 x 0.1875 = 8,771.5219 x 1.017 = £ 8,920.64

Total  **£93,331.92**

**Transfer**

Global Equity 19,862.1075 x 3.847 = **£76,409.53**

Total Personal Retirement Account = **£233,938.86**

Plus

3 x Annual Salary 3 x £37,412.00 = **£112,236.00**

Total lump sum payable at trustees’ discretion = **£346,174.86**

LTA% = £346,174.86 / £1,055,000.00 x 100 = **32.81%**

This is within the deceased member’s remaining LTA of 96.12%.