**TRANSFERS WORKED ANSWER Scheme Name: OPQ Transfer OUT**

**Member Name:** Hayley Finley

**Date of Birth:** 02/03/1958

**Date Left Scheme:** 16/08/2015

**Date of Transfer Out:** 04/09/2019

**Non Lifestyle Investment Allocation**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Fund** | **Member’s normal contributions** **Unit Holdings** | **Employer’s normal contributions****Unit Holdings** | **AVCs****Unit Holdings** | **Unit Price**  **£** |
| Global Equity Fund |  3,964.1279 |  6,448.5840 | 1745.2012 | 3.847 |
| Corporate Bond Fund  |  4,790.4968 |  7,792.8734 | 1,150.2500 | 2.637 |
| Balanced Fund  |  515.3160 |  761.8052 | 0.0000 | 4.383 |

1. **Value of Member’s contributions**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 3,964.1279 x  | £3.847 = | £15,250.00 |
| **Corporate Bond Fund** | 4,790.4968 x  | £2.637 = | £12,632.54 |
| **Balanced Fund** | 515.3160 x  | £4.383 =  | £2,258.63 |
| **Total** |  |  | **£30,141.17** |

1. **Value of Employer’s contributions**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 6,448.5840 x  | £3.847 = | £24,807.70 |
| **Corporate Bond Fund** | 7,792.8734 x  | £2.637 = | £20,549.81 |
| **Balanced Fund** | 761.8052 x  | £4.383 =  | £3,338.99 |
| **Total** |  |  | **£48,696.50** |

1. **Value of Member’s AVCs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 1,745.2012 x | £3.847 = | £6,713.79 |
| **Corporate Bond Fund** | 1150.2500 x  | £2.637 = | £3,033.21 |
|  |  |  | **£9,747.00** |

1. **Transfer Value for each Investment Fund and (E) Total Transfer Value**

|  |  |  |
| --- | --- | --- |
| **Global Equity Fund** | £15,250.00 + £24,807.70 + £6,713.79 =  | £46,771.49 |
| **Corporate Bond Fund** | £12,632.54 + £20,549.81 + £3,033.21 =  | £36,215.56 |
| **Balanced Fund** | £2,258.63 + £3,338.99= | £5,597.62 |
|  | 1. **Total Transfer Value**
 | **£88,584.67** |

**The total Transfer value is £88,584.67 of which £9,747.00 is in respect of AVCs.**