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

**Member Name:** Camille Rochefort

**Date of Birth:** 23/08/1954

**Date Left Scheme:** 13/10/2017

**Date of Transfer Out:** 06/09/2023

**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** | 3,934.9713 | 6,295.9541 | 1,927.7503 | 3.941 |
| **Corporate Bond Fund** | 5,834.4045 | 9,335.0472 | 1,993.2437 | 2.928 |
| **Balanced Fund** | 681.3932 | 1,090.2291 | 0.0000 | 4.322 |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 3,934.9713 x | £3.941 = | £15,507.72 |
| **Corporate Bond Fund** | 5,834.4045 x | £2.928 = | £17,083.14 |
| **Balanced Fund** | 681.3932 x | £4.322 = | £2,944.98 |
| **Total** |  |  | **£35,535.84** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 6,295.9541 x | £3.941 = | £24,812.36 |
| **Corporate Bond Fund** | 9,335.0472 x | £2.928 = | £27,333.02 |
| **Balanced Fund** | 1,090.2291 x | £4.322 = | £4,711.97 |
| **Total** |  |  | **£56,857.35** |

1. **Value of Member’s AVCs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 1,927.7503 x | £3.941 = | £7,597.26 |
| **Corporate Bond Fund** | 1,993.2437 x | £2.928 = | £5,836.22 |
|  |  |  | **£13,433.48** |

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

|  |  |  |
| --- | --- | --- |
| **Global Equity Fund** | £15,507.72 + £24,812.36 + £7,597.26 = | £47,917.34 |
| **Corporate Bond Fund** | £17,083.14 + £27,333.02 + £5,836.22 = | £50,252.38 |
| **Balanced Fund** | £2,944.98 + £4,771.97 = | £7,656.95 |
|  | 1. **Total Transfer Value** | **£105,826.67** |

**The total Transfer value is** **£105,826.67 of which £13,433.48 is in respect of AVCs.**