

(C) Total transfer value : $((£91,061.07 + £361.88) \times 0.99 =$ **£ 90,508.72**
Plus AVCs £ 20,450.48

Total transfer value £110,959.20

Post 1997 Benefits

(D) $£12,003.72 \times 6.601 =$ £79,236.56 Value of Pst 97 XS pension at NRD
(E) $((£26,211.89 \times 1.14) / 100) =$ £ 298.82 Value of Pst 97 member conts
£79,535.38

(F) Post 97 Transfer value : $£79,535.38 \times 0.99 =$ **£78,740.03**

Summary: The total transfer value available to the member is £110,959.20 which includes £78,740.03 in respect of post 1997 benefits and £20,450.48 in respect of AVCs.

If the transfer is to an arrangement where benefits can be accessed flexibly and the transfer value exceeds £30,000, appropriate independent financial advice must be taken from an authorised adviser regulated under the Financial Services and Markets Act 2000.