

TRANSFERS WORKED ANSWERScheme Name: **OPQ**Transfer **OUT**

Member Name: Priya Sharma

Date of Birth: 09/12/1961

Date Left Scheme: 30/04/2015

Date of Transfer Out: 08/09/2025

Lifestyle Investment Allocation

TRD: 09/12/2026

Date of Last Switch: 01/09/2025

Complete Months to TRD: 15

Fund	Allocation %	Unit Price £
Global Equity Fund	25.00	3.998
Index Linked Bond Fund	56.25	1.632
Cash Fund	18.75	1.017

(A) Value of Member's contributions

A(i) Global Equity Fund	22,328.6051 x 25.00% =	5,582.1513 x	£3.998 =	£22,317.44
A(ii) Index Linked Bond Fund	22,328.6051 x 56.25% =	12,559.8404 x	£1.632 =	£20,497.66
A(iii) Cash Fund	22,328.6051 x 18.75% =	4,186.6135 x	£1.017 =	£ 4,257.79
Total		22,328.6051		£47,072.89

(B) Value of Employer's contributions

B(i) Global Equity Fund	35,725.7682 x 25.00% =	8,931.4421 x	£3.998 =	£35,707.91
B(ii) Index Linked Bond Fund	35,725.7682 x 56.25% =	20,095.7446 x	£1.632 =	£32,796.26
B(iii) Cash Fund	35,725.7682 x 18.75% =	6,698.5815 x	£1.017 =	£6,812.46
Total		35,725.7682		£75,316.63

(C) Value of Member's AVCs

Not Applicable

Transfer Value for each Investment Fund

Global Equity Fund	£22,317.44 + £35,707.91 =	£58,025.35
Index Linked Bond Fund	£20,497.66 + £32,796.26 =	£53,293.92
Cash Fund	£4,257.79 + £6,812.46 =	£11,070.25

(D) Transfer value by Contribution Type

D(i) Member Contributions	£22,317.44 + £20,497.66 + £4,257.79 =	£47,072.89
D(ii) Employer Contributions	£35,707.91 + £32,796.26 + £6,812.46 =	£75,316.63
D(iii) AVCs	N/A	£ 0.00
	Total Transfer Value	£122,389.52

(E) The total Transfer value is £122,389.52