

TRANSFERS WORKED ANSWER

Scheme Name: OPQ

Transfer OUT

Member Name: Isabella Brown

Date of Birth: 03/09/1968

Date Left Scheme: 18/10/2020

Date of Transfer Out: 02/09/2025

Non Lifestyle Investment Allocation

Fund	Member's normal contributions	Employer's normal contributions	AVCs	Unit Price
	Unit Holdings	Unit Holdings	Unit Holdings	£
Index Linked Bond Fund	5,753.5935	9,205.7496	4,839.6677	1.632
Balanced Fund	2,518.7874	4,030.0598	2,947.5932	4.911
Corporate Bond Fund	2,598.5675	4,157.7080	0.0000	2.872

(A) Value of Member's contributions

A (i) Index Linked Bond Fund	5,753.5935	x	£1.632 =	£9,389.86
A(ii) Balanced Fund	2,518.7874	x	£4.911 =	£12,369.76
A (iii) Corporate Bond Fund	2,598.5675	x	£2.872 =	£7,463.09
Total				£29,222.71

(B) Value of Employer's contributions

B(i) Index Linked Bond Fund	9,205.7496	x	£1.632 =	£15,023.78
B(ii) Balanced Fund	4,030.0598	x	£4.911 =	£19,791.62
B (iii) Corporate Bond Fund	4,157.7080	x	£2.872 =	£11,940.94
Total				£46,756.34

(C) Value of Member's AVCs

C(i) Index Linked Bond Fund	4,839.6677	x	£1.632 =	£ 7,898.34
C(ii) Balanced Fund	2,947.5932	x	£4.911 =	£14,475.63
				£22,373.97

Transfer Value for each Investment Fund

Index Linked Bond Fund	£9,389.86 + £15,023.78 + £7,898.34 =	£32,311.98
Balanced Fund	£12,369.76 + £19,791.62 + £14,475.63 =	£46,637.01
Corporate Fund	£7,463.09 + £11,940.94 =	£19,404.03

(D) Transfer Value by Contribution Type

D (i) Member Contributions	$\pounds 9,389.86 + \pounds 12,369.76 + \pounds 7,463.09 =$	£ 29,222.71
D (ii) Employer Contributions	$\pounds 15,023.78 + \pounds 19,791.62 + \pounds 11,940.94$	£ 46,756.34
D (iii) AVCs	$\pounds 7,898.34 + \pounds 14,475.63 =$	£ 22,373.97
	Total Transfer Value	£98,353.02

(E)The total Transfer value is £98,373.02 of which £22,373.97 is in respect of AVCs.