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

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**Member Name:** Elena Ortiz

**Date of Birth:** 09/10/1961

**Date Left Plan:** 09/03/2012

**Date of Transfer Out:** 05/09/2024

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**Lifestyle Investment Allocation (%)**

**TRD:** 09/10/2025

**Date of Last Switch**: 01/09/2024

**Complete Months to TRD:** 13

|  |  |  |
| --- | --- | --- |
| **Fund** | **Allocation (%)** | **Unit Price (£)** |
| Global Equity – (*Lifestyle*) | 21.67 | 3.822 |
| Index Linked Bond – (*Lifestyle*) | 58.75 | 1.598 |
| Cash – (*Lifestyle*) | 19.58 | 1.013 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **A(i)** Global Equity | 12,432.5161 x 21.67% = |  2,694.1262 x | £3.822 = | £10,296.95 |
| **A(ii)** Index Linked Bond | 12,432.5161 x 58.75% = |  7,304.1032 x | £1.598 = | £11,671.96 |
| **A(iii)** Cash | 12,432.5161 x 19.58% = |  2,434.2867 x | £1.013 = | £2,465.93 |
|  |  | **12,432.5161** |  | **£24,434.84** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **B(i)** Global Equity | 19,892.0258 x 21.67% = | 4,310.6020 x | £3.822 = | £16,475.12 |
| **B(ii)** Index Linked Bond | 19,892.0258 x 58.75% = | 11,686.5652 x | £1.598 = | £18,675.13 |
| **B(iii)** Cash | 19,892.0258 x 19.58% = | 3,894.8587 x | £1.013 = | £3,945.49 |
|  |  | **19,892.0258** |  | **£39,095.74** |

1. **Value of Member’s AVCs**

**Not Applicable**

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**Transfer Value for Each Investment Fund**

|  |  |  |
| --- | --- | --- |
| Global Equity – (*Lifestyle*)  | £10,296.95 + £16,475.12 =  | ***£26,772.07*** |
| Index Linked Bond – (*Lifestyle*) | £11,671.96 + £18,675.13 = | ***£30,347.09*** |
| Cash – (*Lifestyle*) | £2,465.93 + £3,945.49 =  | ***£6,411.42*** |
|  |  | ***---------------------*** |
|  |  | **£63,530.58** |

**(D) Transfer Value by Contribution Type**

|  |  |  |
| --- | --- | --- |
| **D(i)** Member Contributions | £10,296.95 + £11,671.96 + £2,465.93 =  | ***£24,434.84*** |
| **D(ii)** Employer Contributions | £16,475.12 + £18,675.13 + £3,945.49 = | ***£39,095.74*** |
| **D(iii)** AVCs |  | ***N/A*** |
|  |  | ***---------------------*** |
|  |  | **£63,530.58** |

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**(E)** The total Transfer Value is **£63,530.58**