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

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**Member Name:** Luis Torres

**Date of Birth:** 22/04/1983

**Date Left Plan:** 05/04/2020

**Date of Transfer Out:** 06/09/2024

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**Non-Lifestyle Investment Allocation**

|  |  |  |  |
| --- | --- | --- | --- |
| **Fund** | **Member’s normal contributions**  **Unit Holdings** | **Employer’s normal contributions**  **Unit Holdings** | **Unit Price (£)** |
| Index Linked Bond | 2,105.6427 | 3,369.0283 | 1.598 |
| Corporate Bond | 1,381.1697 | 2,209.8715 | 2.732 |

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1. **Value of Member Contributions**

|  |  |  |  |
| --- | --- | --- | --- |
| **A(i)** Index Linked Bond | 2,105.6427 x | £1.598 = | £3,364.82 |
| **A(ii)** Corporate Bond | 1,381.1697 x | £2.732 = | £3,773.36 |
|  |  |  | **£7,138.18** |

1. **Value of Employer Contributions**

|  |  |  |  |
| --- | --- | --- | --- |
| **B(i)** Index Linked Bond | 3,369.0283 x | £1.598 = | £5,383.71 |
| **B(ii)** Corporate Bond | 2,209.8715 x | £2.732 = | £6,037.37 |
|  |  |  | **£11,421.08** |

1. **Value of Member AVCs**

**Not Applicable**

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**Transfer Value for Each Investment Fund**

|  |  |  |
| --- | --- | --- |
| Index Linked Bond | £3,364.82 + £5,383.71 = | ***£8,748.53*** |
| Corporate Bond | £3,773.36 + £6,037.37 = | ***£9,810.73*** |
|  |  | ***---------------------*** |
|  |  | **£18,559.26** |

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

|  |  |  |
| --- | --- | --- |
| **D(i)** Member Contributions | £3,364.82 + £3,773.36 = | ***£7,138.18*** |
| **D(ii)** Employer Contributions | £5,383.71 + £6,037.37 = | ***£11,421.08*** |
| **D(iii)** AVCS |  | ***---------------------*** |
|  |  | **£18,559.26** |

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**(E)** The total Transfer Value is **£18,559.26**