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

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**Member Name:** Vivian Greenyer

**Date of Birth:** 03/09/1965

**Date Left Plan:** 08/02/2017

**Date of Transfer Out:** 04/09/2024

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**Non-Lifestyle Investment Allocation**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Fund** | **Member’s normal contributions**  **Unit Holdings** | **Employer’s normal contributions**  **Unit Holdings** | **AVCs**  **Unit Holdings** | **Unit Price (£)** |
| Global Equity | 4,248.7934 | 6,798.0694 | 3,224.0567 | 3.822 |
| Balanced | 2,116.9739 | 3,387.1582 |  | 4.888 |
| Cash | 2,947.6572 | 4,716.2515 | 1,357.6184 | 1.013 |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **A(i)** Global Equity | 4,248.7934 x | £3.822 = | £16,238.89 |
| **A(ii)** Balanced | 2,116.9739 x | £4.888 = | £10,347.77 |
| **A(iii)** Cash | 2,947.6572 x | £1.013 = | £2,985.98 |
|  |  |  | **£29,572.64** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **B(i)** Global Equity | 6,798.0694 x | £3.822 = | £25,982.22 |
| **B(ii)** Balanced | 3,387.1582 x | £4.888 = | £16,556.43 |
| **B(iii)** Cash | 4,716.2515 x | £1.013 = | £4,777.56 |
|  |  |  | **£47,316.21** |

1. **Value of Member’s AVCs**

|  |  |  |  |
| --- | --- | --- | --- |
| **C(i)** Global Equity | 3,224.0567 x | £3.822 = | £12,322.34 |
| **C(iii)** Cash | 1,357.6184 x | £1.013 = | £1,375.27 |
|  |  |  | **£13,697.61** |

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**Transfer Value for Each Investment Fund**

|  |  |  |
| --- | --- | --- |
| Global Equity | £16,238.89 + £25,982.22 + £12,322.34 = | ***£54,543.45*** |
| Balanced | £10,347.77 + £16,556.43 = | ***£26,904.20*** |
| Cash | £2,985.98 + £4,777.56 + £1,375.27 = | ***£9,138.81*** |
|  |  | ***---------------------*** |
|  |  | **£90,586.46** |

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

|  |  |  |
| --- | --- | --- |
| **D(i)** Member Contributions | £16,238.89 + £10,347.77 + £2,985.98 = | ***£29,572.64*** |
| **D(ii)** Employer Contributions | £25,982.22 + £16,556.43 +£4,777.56 | ***£47,316.21*** |
| **D(iii)** AVCs | £12,322.34 + £1,375.27 = | ***£13,697.61*** |
|  |  | ***---------------------*** |
|  |  | **£90,586.46** |

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**(E)** The total Transfer Value is **£90,586.46** (of which **£13,697.61** is in respect of AVCs)