

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

Transfer IN

Member Name: Isabella Cruz  
 Date of Birth: 20/08/1970  
 Date Joined Plan: 15/07/2019  
 Date of Transfer In: 04/09/2026

**(A) Calculation of Employers Contributions**

Total Transfer Value	£42,610.58
Less Value of Member Contributions	£18,674.32
Less Value AVCs	£9,634.77
= Value of Employer Contributions	£14,301.49

**Contribution Types**

Member Contributions	£18,674.32
AVCs	£9,634.77
Employer Contributions	£14,301.49

**Investment Allocation (Lifestyle and non-Lifestyle)**

TRD: 20/08/2030

Date of Last Switch: 01/09/2026

Complete Months to TRD: 47

Fund	Allocation (%)	Unit Price (£)
<b>B1</b> Global Equity	78.33	3.911
<b>B2</b> Index Linked Bond	16.25	1.604
<b>B3</b> Cash	5.42	1.015
<b>B4</b> Corporate Bond (AVCs)	100.00	2.738

**(B1) Global Equity Fund (Lifestyle)**

<b>(B1) (i)</b> Member	£18,674.32 x 78.33% =	£14,627.5949	÷ £3.911 =	3,740.1163
<b>(B1) (ii)</b> Employer	£14,301.49 x 78.33% =	£11,202.3571	÷ £3.911 =	2,864.3204

**(B2) Index Linked Bond Fund (Lifestyle)**

<b>(B2) (i)</b> Member	£18,674.32 x 16.25% =	£3,034.5770	÷ £1.604 =	1,891.8809
<b>(B2) (ii)</b> Employer	£14,301.49 x 16.25% =	£2,323.9921	÷ £1.604 =	1,448.8729

**(B3) Cash Fund (Lifestyle)**

<b>(B3) (i)</b> Member	£18,674.32 x 5.42% =	£1,012.1481	÷ £1.015 =	997.1902
<b>(B3) (ii)</b> Employer	£14,301.49 x 5.42% =	£775.1408	÷ £1.015 =	763.6855

**(B4) Corporate Bond Fund (non-Lifestyle)**

<b>(B4) (iii)</b> AVCs		£9,634.7700	÷ £2.738 =	3,518.9080
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**(C) Units purchased in each Investment Fund (Lifestyle and non-Lifestyle)**

<b>(C) (i)</b> Global Equity (LS)	3,740.1163 + 2,864.3204 =	6,604.4367
<b>(C) (ii)</b> Index Linked Bond (LS)	1,891.8809 + 1,448.8729 =	3,340.7538
<b>(C) (iii)</b> Cash (LS)	997.1902 + 763.6855 =	1,760.8757
<b>(C) (iv)</b> Corporate Bond (NLS)		3,518.9080

**ALTERNATIVE METHOD****(B) Member Allocation (Lifestyle)**

<b>(B1) (i)</b> Global Equity	£18,674.32 x 78.33% =	£14,627.5949	÷ £3.911 =	3,740.1163
<b>(B2) (i)</b> Index Linked Bond	£18,674.32 x 16.25% =	£3,034.5770	÷ £1.604 =	1,891.8809
<b>(B3) (i)</b> Cash	£18,674.32 x 5.42% =	£1,012.1481	÷ £1.015 =	997.1902

**(B) Employer Allocation (Lifestyle)**

<b>(B1) (ii)</b> Global Equity	£14,301.49 x 78.33% =	£11,202.3571	÷ £3.911 =	2,864.3204
<b>(B2) (ii)</b> Index Linked Bond	£14,301.49 x 16.25% =	£2,323.9921	÷ £1.604 =	1,448.8729
<b>(B3) (ii)</b> Cash	£14,301.49 x 5.42% =	£775.1408	÷ £1.015 =	763.6855

**(B) AVC Allocation (non-Lifestyle)**

<b>(B4) (iii)</b> Corporate Bond		£9,634.7700	÷ £2.738 =	3,518.9080
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**(C) Units purchased in each Investment Fund (Lifestyle and non-Lifestyle)**

<b>(C) (i)</b> Global Equity (LS)	3,740.1163 + 2,864.3204 =	6,604.4367
<b>(C) (ii)</b> Index Linked Bond (LS)	1,891.8809 + 1,448.8729 =	3,340.7538
<b>(C) (iii)</b> Cash (LS)	997.1902 + 763.6855 =	1,760.8567
<b>(C) (iv)</b> Corporate Bond (NLS)		3,518.9080