

**TRANSFERS WORKED ANSWER**

Plan Name: OPQ

Transfer IN

Member Name: Noah Mitchell

Date of Birth: 15/03/1982

Date Joined Plan: 18/06/2018

Date of Transfer In: 07/09/2026

**(A) Calculation of Employer's Contributions**

Total Transfer Value	£59,638.03
Less Value of Member Contributions	£23,480.51
Less Value AVCs	£0.00
= Value of Employer Contributions	£36,157.52

**Contribution Types**

Member Contributions	£23,480.51
AVCs	£0.00
Employer Contributions	£36,157.52

**Non-Lifestyle Investment Allocation**

Fund	Allocation (%)	Unit Price (£)
<b>B1</b> Global Equity	35.00	3.911
<b>B2</b> Index Linked Bond	30.00	1.604
<b>B3</b> Balanced	35.00	4.904

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

<b>(B1) (i)</b>	Member	$£23,480.51 \times 35.00\% =$	£8,218.1785	$\div £3.911 =$	2,101.2985
<b>(B1) (ii)</b>	Employer	$£36,157.52 \times 35.00\% =$	£12,655.1320	$\div £3.911 =$	3,235.7791

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

<b>(B2) (i)</b>	Member	$£23,480.51 \times 30.00\% =$	£7,044.1530	$\div £1.604 =$	4,391.6166
<b>(B2) (ii)</b>	Employer	$£36,157.52 \times 30.00\% =$	£10,847.2560	$\div £1.604 =$	6,762.6284

**(B3) Balanced Fund (non-Lifestyle)**

<b>(B3) (i)</b>	Member	$£23,480.51 \times 35.00\% =$	£8,218.1785	$\div £4.904 =$	1,675.8113
<b>(B3) (ii)</b>	Employer	$£36,157.52 \times 35.00\% =$	£12,655.1320	$\div £4.904 =$	2,580.5734

**C) Units purchased in each Investment Fund (non-Lifestyle)**

<b>(C) (i)</b>	Global Equity	$2,101.2985 + 3,235.7791 =$	5,337.0776
<b>(C) (ii)</b>	Index Linked Bond	$4,391.6166 + 6,762.6284 =$	11,154.2450
<b>(C) (iii)</b>	Balanced	$1,675.8113 + 2,580.5734 =$	4,256.3847

## ALTERNATIVE METHOD

### **(B) Member Allocation (non-Lifestyle)**

<b>(B1) (i)</b>	Global Equity	$£23,480.51 \times 35.00\% =$	£8,218.1785	$\div £3.911 =$	2,101.2985
<b>(B2) (i)</b>	Index Linked Bond	$£23,480.51 \times 30.00\% =$	£7,044.1530	$\div £1.604 =$	4,391.6166
<b>(B3) (i)</b>	Balanced	$£23,480.51 \times 35.00\% =$	£8,218.1785	$\div £4.904 =$	1,675.8113

### **(B) Employer Allocation (non-Lifestyle)**

<b>(B1) (ii)</b>	Global Equity	$£36,157.52 \times 35.00\% =$	£12,655.1320	$\div £3.911 =$	3,235.7791
<b>(B2) (ii)</b>	Index Linked Bond	$£36,157.52 \times 30.00\% =$	£10,847.2560	$\div £1.604 =$	6,762.6284
<b>(B3) (ii)</b>	Balanced	$£36,157.52 \times 35.00\% =$	£12,655.1530	$\div £4.904 =$	2,580.5734

### **C) Units purchased in each Investment Fund (non-Lifestyle)**

<b>(C) (i)</b>	Global Equity	$2,101.2985 + 3,235.7791 =$	5,337.0776
<b>(C) (ii)</b>	Index Linked Bond	$4,391.6166 + 6,762.6284 =$	11,154.2450
<b>(C) (iii)</b>	Balanced	$1,675.8113 + 2,580.5734 =$	4,256.3847