

**TRANSFERS WORKED ANSWER**

**Plan Name: OPQ**

**Transfer OUT**

**Member Name:** Freya Davies

**Date of Birth:** 15/10/1969

**Date Left Plan:** 20/12/2021

**Date of Transfer Out:** 01/09/2026

**Non-Lifestyle Investment Allocation**

Fund	Member's normal contributions	Employer's normal contributions	AVCs	Unit Price (£)
	Unit Holdings	Unit Holdings	Unit Holdings	
Index Linked Bond	7,530.0649	12,048.1038		1.604
Balanced	3,814.7725	6,103.6360	3,934.7012	4.904
Corporate Bond	2,955.8973	4,729.4357	3,107.9963	2.378

**(A) Value of Member's contributions (non-Lifestyle)**

<b>(A) (i)</b> Index Linked Bond	7,530.0649	x	£1.604	=	£12,078.22
<b>(A) (ii)</b> Balanced	3,814.7725	x	£4.904	=	£18,707.64
<b>(A) (iii)</b> Corporate Bond	2,955.8973	x	£2.378	=	£7,029.12
<b>Total</b>					<b>£37,814.98</b>

**(B) Value of Employer's contributions (non-Lifestyle)**

<b>(B) (i)</b> Index Linked Bond	12,048.1038	x	£1.604	=	£19,325.16
<b>(B) (ii)</b> Balanced	6,103.6360	x	£4.904	=	£29,932.23
<b>(B) (iii)</b> Corporate Bond	4,729.4357	x	£2.378	=	£11,246.60
<b>Total</b>					<b>£60,503.99</b>

**(C) Value of Member's AVCs (non-Lifestyle)**

<b>(C) (ii)</b> Balanced	3,934.7012	x	£4.904	=	£19,295.77
<b>(C) (iii)</b> Corporate Bond	3,107.9963	x	£2.378	=	£7,390.82
<b>Total</b>					<b>£26,686.59</b>

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

<b>(D) (i)</b> Member	£12,078.22 + £18,707.64 + £7,029.12 =	£37,814.98
<b>(D) (ii)</b> Employer	£19,325.16 + £29,932.23 + £11,246.60 =	£60,503.99
<b>(D) (iii)</b> AVCs	£19,295.77 + £7,390.82 =	£26,686.59
<b>Total</b>		<b>£125,005.56</b>

**Transfer Value for each Investment Fund**

Index Linked Bond	£12,078.22 + £19,325.16 =	£31,403.38
Balanced	£18,707.64 + £29,932.23 + £19,295.77 =	£67,935.64
Corporate Bond	£7,029.12 + £11,246.60 + £7,390.82 =	£25,666.54
<b>Total</b>		<b>£125,005.56</b>

**(E) Total Transfer Value = £125,005.56 (including £26,686.59 is in respect of AVCs)**