

## TRANSFERS WORKED ANSWER

Plan Name: OPQ

Transfer OUT

Member Name: Niamh O'Brien

Date of Birth: 12/12/1962

Date Left Plan: 14/05/2016

Date of Transfer Out: 09/09/2026

## Lifestyle Investment Allocation

TRD: 12/12/2027

Date of Last Switch: 01/09/2026

Complete Months to TRD: 15

Fund	Allocation (%)	Unit Price (£)
Global Equity	25.00	3.911
Index Linked Bond	56.25	1.604
Cash	18.75	1.015

## (A) Value of Member's contributions (Lifestyle)

(A) (i) Global Equity	$28,803.5610 \times 25.00\% =$	7,200.8903	x £3.911 =	£28,162.68
(A) (ii) Index Linked Bond	$28,803.5610 \times 56.25\% =$	16,202.0031	x £1.604 =	£25,988.01
(A) (iii) Cash	$28,803.5610 \times 18.75\% =$	5,400.6677	x £1.015 =	£5,481.68
<b>Total</b>				<b>£59,632.37</b>

## (B) Value of Employer's contributions (Lifestyle)

(B) (i) Global Equity	$46,085.6976 \times 25.00\% =$	11,521.4244	x £3.911 =	£45,060.29
(B) (ii) Index Linked Bond	$46,085.6976 \times 56.25\% =$	25,923.2049	x £1.604 =	£41,580.82
(B) (iii) Cash	$46,085.6976 \times 18.75\% =$	8,641.0683	x £1.015 =	£8,770.68
<b>Total</b>				<b>£95,411.79</b>

(C) Value of Member's AVCs (*not applicable*)

## (D) Transfer Value by Contribution Type

(D) (i) Member	$£28,162.68 + £25,988.01 + £5,481.68 =$	£59,632.37
(D) (ii) Employer	$£45,060.29 + £41,580.82 + £8,770.68 =$	£95,411.79
<b>Total</b>		<b>£155,044.16</b>

## Transfer Value by Investment Fund

Global Equity	$£28,162.68 + £45,060.29 =$	£73,222.97
Index Linked Bond	$£25,988.01 + £41,580.82 =$	£67,568.83
Cash	$£5,481.68 + £8,770.68 =$	£14,252.36
<b>Total</b>		<b>£155,044.16</b>

(E) Total Transfer Value = **£155,044.16**