

**TRANSFERS WORKED ANSWER**

**Plan Name: OPQ**

**Transfer OUT**

**Member Name:** Oliver Grant

**Date of Birth:** 08/05/1980

**Date Left Plan:** 13/04/2006

**Date of Transfer Out:** 14/09/2026

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

**TRD:** 08/05/2045

**Date of Last Switch:** 01/09/2026

**Complete Months to TRD:** > 60

Fund	Allocation (%)	Unit Price (£)
Global Equity	100.00	3.911
Index Linked Bond	0.00	1.604
Cash	0.00	1.015
Global Equity (AVCs)	100.00	3.911

**(A) Value of Member's Contributions (Lifestyle)**

<b>(A) (i)</b> Global Equity	5,029.8473 x 100.00% =	5,029.8473	x £3.911 =	£19,671.73
<b>(A) (ii)</b> Index Linked Bond	5,029.8473 x 0.00% =	0.0000	x £1.604 =	£0.00
<b>(A) (iii)</b> Cash	5,029.8473 x 0.00% =	0.0000	x £1.015 =	£0.00
<b>Total</b>				<b>£19,671.73</b>

**(B) Value of Employer's Contributions (Lifestyle)**

<b>(B) (i)</b> Global Equity	8,047.7557 x 100.00% =	8,047.7557	x £3.911 =	£31,474.77
<b>(B) (ii)</b> Index Linked Bond	8,047.7557 x 0.00% =	0.0000	x £1.604 =	£0.00
<b>(B) (iii)</b> Cash	8,047.7557 x 0.00% =	0.0000	x £1.015 =	£0.00
<b>Total</b>				<b>£31,474.77</b>

**(C) Value of AVCs (non-Lifestyle)**

<b>(C) (i)</b> Global Equity	2,850.9124 x 100.00% =	2,850.9124	x £3.911 =	£11,149.92
<b>Total</b>				<b>£11,149.92</b>

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

<b>(D) (i)</b> Member	£19,671.73 + £0.00 + £0.00 =	£19,671.73
<b>(D) (ii)</b> Employer	£31,474.77 + £0.00 + £0.00 =	£31,474.77
<b>(D) (iii)</b> AVCs	£11,149.92 =	£11,149.92
<b>Total</b>		<b>£62,296.42</b>

**Transfer Value by Investment Fund**

Global Equity	£19,671.73 + £31,474.77 + £11,149.92 =	£62,296.42
Index Linked Bond		£0.00
Cash		£0.00
<b>Total</b>		<b>£62,296.42</b>

**(E) Total Transfer Value = £62,296.42 (including £11,149.92 in respect of AVCs)**