**TRANSFERS WORKED ANSWER Scheme Name: OPQ Transfer OUT**

**Member Name:** Lucille Picard

**Date of Birth:** 06/04/1952

**Date Left Scheme:** 06/08/2015

**Date of Transfer Out:** 05/09/2021

**Non Lifestyle Investment Allocation**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Fund** | **Member’s normal contributions**  **Unit Holdings** | **Employer’s normal contributions**  **Unit Holdings** | **AVCs**  **Unit Holdings** | **Unit Price**  **£** |
| Global Equity Fund | 4,205.7099 | 6,729.1358 | 1,675.2210 | 3.814 |
| Corporate Bond Fund | 5,023.0445 | 8036.8712 | 1,742.2464 | 2.784 |
| Balanced Fund | 595.4133 | 952.6612 | 0.0000 | 4.187 |

1. **Value of Member’s contributions**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 4,205.7099 x | £3.814 = | £16,040.58 |
| **Corporate Bond Fund** | 5,023.0445 x | £2.784 = | £13,984.16 |
| **Balanced Fund** | 595.4133 x | £4.187 = | £2,493.00 |
| **Total** |  |  | **£32,517.74** |

1. **Value of Employer’s contributions**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 6,729.1358 x | £3.814 = | £25,664.92 |
| **Corporate Bond Fund** | 8,036.8712 x | £2.784 = | £22,374.65 |
| **Balanced Fund** | 952.6612 x | £4.187 = | £3,988.79 |
| **Total** |  |  | **£52,028.36** |

1. **Value of Member’s AVCs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 1,675.2210 x | £3.814 = | £6,389.29 |
| **Corporate Bond Fund** | 1,742.2464 x | £2.784 = | £4,850.41 |
|  |  |  | **£11,239.70** |

1. **Transfer Value for each Investment Fund and (E) Total Transfer Value**

|  |  |  |
| --- | --- | --- |
| **Global Equity Fund** | £16,040.58 + £25,664.92 + £6,389.29 = | £48,094.79 |
| **Corporate Bond Fund** | £13,984.16 + £22,374.65 + £4,850.41 = | £41,209.22 |
| **Balanced Fund** | £2,493.00 + £3,988.79 = | £6,481.79 |
|  | 1. **Total Transfer Value** | **£95,785.80** |

**The total Transfer value is £95,785.80 of which £11,239.70 is in respect of AVCs.**