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

**Member Name:** Siobhan Kelly

**Date of Birth:** 08/10/1959

**Date Left Scheme:** 08/02/2010

**Date of Transfer Out:** 05/09/2022

**Lifestyle Investment Allocation**

**TRD:** 08/10/2023 **Date of Last Switch**: 01/09/2022 **Complete Months to TRD:** 13

|  |  |  |
| --- | --- | --- |
| **Fund** | **Allocation %** | **Unit Price £** |
| Global Equity Fund | 21.67 | 3.971 |
| Index Linked Bond Fund | 58.75 | 1.623 |
| Cash Fund | 19.58 | 1.019 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Global Equity Fund** | 12,814.2465 x 21.67% = |  2,776.8472 x | £3.971 = | £11,026.86 |
| **Index Linked Bond Fund** | 12,814.2465 x 58.75% = |  7,528.3698 x | £1.623 = | £12,218.54 |
| **Cash Fund** | 12,814.2465 x 19.58% = |  2,509.0295 x | £1.019 = | £2,556.70 |
| **Total** |  | **12,814.2465** |  | **£25,802.10** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Global Equity Fund** | 20,502.7944 x 21.67% = | 4,442.9555 x | £3.971 = | £17,642.98 |
| **Index Linked Bond Fund** | 20,502.7944 x 58.75% = | 12,045.3917 x | £1.623 = | £19,549.67 |
| **Cash Fund** | 20,502.7944 x 19.58% = | 4,014.4471 x | £1.019 = | £4,090.72 |
| **Total** |  |  |  | **£41,283.37** |

1. **Value of Member’s AVCs**

**Not Applicable**

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

|  |  |  |
| --- | --- | --- |
| **Global Equity Fund** | £11,026.86+ £17,642.98 =  | £28,669.84 |
| **Index Linked Bond Fund** | £12,218.54 + £19,549.67 = | £31,768.21 |
| **Cash Fund** | £2,556.70 + £4,090.72 =  | £6,647.42 |
|  | 1. **Total Transfer Value**
 | **£67,085.47** |

**The total Transfer value is £67,085.47**