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

**Member Name:** Rosalie Dupont

**Date of Birth:** 22/08/1953

**Date Left Scheme:** 13/10/2016

**Date of Transfer Out:** 06/09/2022

**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** |  4,346.7109 |  6,954.7374 | 1,478.2703 | 3.971 |
| **Corporate Bond Fund**  |  5,123.0445 |  8196.8712 | 1,820.5243 | 2.907 |
| **Balanced Fund**  |  643.1332 |  1029.0131 | 0.0000 | 4.529 |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 4,346.7109 x  | £3.971 = | £17,260.79 |
| **Corporate Bond Fund** | 5,123.0445 x  | £2.907 = | £14,892.69 |
| **Balanced Fund** | 643.1332 x  | £4.529 =  | £2,912.75 |
| **Total** |  |  | **£35,066.23** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 6,954.7374 x  | £3.971 = | £27,617.26 |
| **Corporate Bond Fund** | 8,196.8712 x  | £2.907 = | £23,828.30 |
| **Balanced Fund** | 1,029.0131 x  | £4.529 =  | £4,660.40 |
| **Total** |  |  | **£56,105.96** |

1. **Value of Member’s AVCs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Global Equity Fund** | 1,478.2703 x | £3.971 = | £5,870.21 |
| **Corporate Bond Fund** | 1,820.5243 x  | £2.907 = | £5,292.26 |
|  |  |  | **£11,162.47** |

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

|  |  |  |
| --- | --- | --- |
| **Global Equity Fund** | £17,260.79 + £27,617.26 + £5,870.21 =  | £50,748.26 |
| **Corporate Bond Fund** | £14,892.69 + £23,828.30 + £5,292.26 =  | £44,013.25 |
| **Balanced Fund** | £2,912.75 + £4,660.40 = | £7,573.15 |
|  | 1. **Total Transfer Value**
 | **£102,334.66** |

**The total Transfer value is £102,334.66 of which £11,162.47 is in respect of AVCs.**