

TRANSFERS WORKED ANSWER

Plan Name: OPQ

Transfer IN

Member Name: Anna Libertine

Date of Birth: 20/05/1965

Date Joined Plan: 12/07/2014

Date of Transfer In: 01/09/2024

(A) Calculation of Employers Contributions

Total Transfer Value	£77,293.46
Less Value of Member Contributions	£25,718.25
Less Value AVCs	£16,753.27
= Value of Employer Contributions	£34,821.94

Contribution Types

Member Contributions	£25,718.25
AVCs	£16,753.27
Employer Contributions	£34,821.94

Lifestyle Investment Allocation (%)

TRD: 20/05/2028

Date of Last Switch: 01/09/2024

Complete Months to TRD: 44

Fund	Allocation (%)	Unit Price (£)
B1 Global Equity	73.33	3.822
B2 Index Linked Bond	20.00	1.598
B3 Cash	6.67	1.013
B4 Corporate Bond (AVCs)	100.00	2.732

(B) Member Allocation

B1(i) Global Equity	$£25,718.25 \times 73.33\% =$	£18,859.1927	$\div £3.822 =$	4,934.3780
B2(i) Index Linked Bond	$£25,718.25 \times 20.00\% =$	£5,143.6500	$\div £1.598 =$	3,218.8048
B3(i) Cash	$£25,718.25 \times 6.67\% =$	£1,715.4073	$\div £1.013 =$	1,693.3932
		£25,718.2500		

(B) Employer Allocation

B1(ii) Global Equity	$£34,821.94 \times 73.33\% =$	£25,534.9286	$\div £3.822 =$	6,681.0384
B2(ii) Index Linked Bond	$£34,821.94 \times 20.00\% =$	£6,964.3880	$\div £1.598 =$	4,358.1902
B3(ii) Cash	$£34,821.94 \times 6.67\% =$	£2,322.6234	$\div £1.013 =$	2,292.8168
		£34,281.9400		

(B) AVC Allocation

B4(iii) Corporate Bond	$£16,753.27 \times 100.00\% =$	£16,753.2700	$\div £2.732 =$	6,132.2365
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(C) Units Purchased in Each Investment Fund

Global Equity – (<i>Lifestyle</i>)	$4,934.3780 + 6,681.0384 =$	11,615.4164
Index Linked Bond – (<i>Lifestyle</i>)	$3,218.8048 + 4,358.1902 =$	7,576.9950
Cash – (<i>Lifestyle</i>)	$1,693.3932 + 2,292.8168 =$	3,986.2100

Corporate Bond Fund (AVCs)		6,132.2365

Summary

The Transfer Value of £77,293.46 (including AVCs of £16,753.27) purchased:

- 11,615.4164 units in the Global Equity Fund – (*Lifestyle*)
 - member = 4,934.3780 and employer = 6,681.0384
- 7,576.9950 units in the Index Linked Bond Fund – (*Lifestyle*)
 - member = 3,218.8048 and employer = 4,358.1902
- 3,986.2100 units in the Cash Fund – (*Lifestyle*)
 - member = 1,693.3932 and employer = 2,292.8168
- 6,132.2365 units in the Corporate Bond Fund – (*non-Lifestyle*)
 - AVCs = 6,132.2365