**TRANSFERS WORKED ANSWER RST TRANSFER OUT**

Member Name: Sonja Deloise

**Member Benefits**

Total member pension at NRD = £10,224.48 pa

Pre 2006 pension at NRD = £4,082.08 pa (Total £10224.48 – Post 06 £6142.40)

Post 2006 pension at NRD = £6,142.40 pa

1997-2006 pension at NRD = £4,082.08 pa

Total member contributions = £14,227.48

Post 1997 contributions = £14,227.48

**Factors Used**

Age: 01/01/85 – 04/09/19 = 35 age next birthday

Contribution Factor = 1.12 (See Factor Table 3)

MLA Factor = 1.03 (See Case Study)

Pre 2006 pension Factor = 1.998 (See Factor Table 1)

Post 2006 Pension Factor = 1.795 (See Factor Table 1)

**Transfer Out Calculation**

1. £4082.08 x 1.998 = £8156.00 Value of Pre 06 pension

£6142.40 x 1.795 = £ 11,025.61 Value of Post 06 pension

£**19,181.61**

1. ((£14227.48 x 1.12) / 100)) = £159.35 Value of member contributions

Total transfer value : ((£19181.61 + £159.35) x 1.03)) = **£19,921.19**

All post 1997

**Summary: The total transfer value available to the member is £19921.19 which is all in respect of post 1997 benefits.**