Tony McCarthy

to me

Hiho

Ok, to get these figures, I've had to make a couple of assumptions. Firstly, that the contribution splits remained the same throughout (ie, £5,760 for James, £3,600 for Debbie).

Total fund values :

James :
Cash : £40,815.53 (47.644%)
Property : £71,466.69 (47.644%)
Prudential : £200,985.27 (100%)
Total : £313,267.49

Debbie :
Cash : £44,851.36 (52.356%)
Property : £78,533.31 (52.356%)
Prudential : £127,457.45
Total : £250,842.12

Total fund value : £564,109.61

Since James has had further contributions since his crystallisation, he obviously has an uncrystallised portion to his fund as well. Taking this to be contributions of £5,760 in 2016-17 and again in 2017-18, I've calculated this to be :

£12,194.97 uncrystallised (3.893%)
£301,072.52 crystallised (96.107%)

Cheers,

Tony