**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **02/09/2020** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **ELLIOTT** | Forenames | **MARTINA** |
| Date of birth | **16/02/1953** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth |  |
| Dependent child’s date of birth |  |
| Date of joining company | **30/04/1994** |
| Date of joining scheme | **30/05/1994** |
| Category of membership | **A** |

**Pensionable salary history for the scheme year commencing 6 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **37,000** | **39,200** | **43,100** | **42,600** | **45,200** | **48,200** | **50,000** | **51,800** | **52,700** |

**Contribution history**

Total member’s normal contributions **£ 47,345.82**

Total member’s AVCs **£**

Current value of AVCs **£**

Single life AVC pension (per annum) payable immediately **£**

Joint life AVC pension (per annum) payable immediately **£**

# Contracting-out details at date of first event

Pre 06/04/1988

GMP (per annum) **£**

Post 05/04/1988

GMP (per annum) **£ 706.16**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Martina Elliott paid the default contribution rate (70ths accrual) throughout her period of membership of the XYZ Pension & Life Assurance Scheme.

Martina Elliott worked 4 days a week from the date she joined the Company until 31 December 2005. Martina Elliott then reduced her working week to 3 days from 1 January 2006 until 20 November 2013 before reverting to 4 days a week from 21 November 2013 until the date of first event.

Martina Elliott’s current available Lifetime Allowance is 85.92%.