**cASE STUDY DETAILS XYZ SCHEME DEATHS**

**Event history**

Date of first event **27/07/2019** First event **RETIREMENT**

Date of second event **02/09/2021** Second event **DEATH**

**Member details**

Surname **TAUH**  Forenames **YING**

Date of birth **11/10/1948** Gender **FEMALE**

Spouse’s date of birth **14/05/1952**

Child dependant date of birth

Date of joining company **11/06/1997**

Date of joining scheme **11/06/1997**

Category of membership **B**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member’s normal contributions **£**

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) **£**

**Special circumstances / additional information**

Pension in payment at date of second event is £18,153.15 per annum.

Lower of 5% / RPI increases from date of first event to date of second event is 2.4%.

At retirement, Ying Tauh commuted £3,941.48 per annum of pension in return for a tax-free cash sum of £48,953.18. At the date of the first event, the Company (with the consent of the Trustees), agreed that the spouse’s pension percentage on death after retirement would be augmented to 66.67%.

Ying Tauh’s current available Lifetime Allowance is 73.97%.