**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **23/10/2007** | First event | **PRESERVED LEAVER** |
| Date of second event | **09/09/2021** | Second event | **RETIREMENT** |
| **Member details**  Surname | **PINK** | Forenames | **CATHERINE** |
| Date of birth | **09/09/1956** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **20/11/1954** |
| Dependent child’s date of birth |  |
| Date of joining company | **06/11/1997** |
| Date of joining scheme | **06/11/1997** |
| 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 **£ 13,500.00**

Current value of AVCs **£ 19,558.16**

Single life AVC pension (per annum) payable immediately **£ 1,007.95**

Joint life AVC pension (per annum) payable immediately **£ 890.84**

# 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

Preserved pension (per annum) at date of first event **£ 5,767.40**

Lower of 5% / RPI increases from date of first event to date of second event is 59.8%.

In the event of taking the tax-free cash sum, Catherine Pink has advised that the value of her AVCs should be taken as a cash sum first before commuting any other benefits.

Catherine Pink’s current available Lifetime Allowance is 92.44%.