**cASE STUDY DETAILS XYZ SCHEME DEATHS**

**Event history**

Date of first event **18/01/2021** First event **RETIREMENT**

Date of second event **02/09/2022** Second event **DEATH**

**Member details**

Surname **WHITE**  Forenames **TOM**

Date of birth **18/01/1956** Gender **MALE**

Spouse’s date of birth **04/11/1956**

Dependant’s date of birth

Date of joining company **25/07/1992**

Date of joining scheme **25/08/1992**

Category of membership **A**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
|  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |

**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 £24,264.12 per annum, which is split as follows:

Excess pension (per annum) **£ 22,544.48**

Pre 6 April 1988 GMP (per annum) **£**

Post 5 April 1988 GMP (per annum) **£ 1,719.64**

Lower of 5.0% / RPI increases from date of first event to date of second event is 1.4%.

On retirement, Tom White commuted £7,312.62 per annum of pension in return for a tax-free cash sum of £100,914.16.

Due to Tom White’ work on an important project shortly before his retirement, the Trustees (with the consent of the Company) agreed to augment the entire spouse’s pension payable on his death to 60.00%.

Tom White’s current available Lifetime Allowance is 45.37%.

**DEATHS 2**