**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **06/09/2022** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **LEMON** | Forenames | **JEFFREY** |
| Date of birth | **24/12/1953** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth |  |
| Dependent child’s date of birth |  |
| Date of joining company | **31/07/1992** |
| Date of joining scheme | **31/08/1992** |
| Category of membership | **A** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **65,000** | **67,300** | **71,400** | **73,500** | **76,250** | **78,225** | **80,000** | **81,450** | **82,500** |

**Contribution history**

Total member’s normal contributions **£ 91,556.20**

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) **£ 1,830.92**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Jeffrey Lemon paid the default contribution rate (70ths accrual) throughout his period of membership of the XYZ Pension & Life Assurance Scheme.

Jeffrey Lemon worked full-time (5 days a week) from the date he joined the Company until 31 October 2006. Jeffrey Lemon then reduced his working week as follows:

* 1 November 2006 until 30 June 2016 = 4.0 days per week
* 1 July 2016 until the date of first event = 3.0 days per week

Jeffrey Lemon’s current available Lifetime Allowance is 89.99%.