**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **01/09/2022** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **PEACH** | Forenames | **ALFRED** |
| Date of birth | **10/05/1964** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth |  |
| Dependent child’s date of birth |  |
| Date of joining company | **27/03/1993** |
| Date of joining scheme | **27/04/1993** |
| Category of membership | **A** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **47,000** | **49,000** | **52,300** | **55,600** | **57,825** | **59,600** | **62,200** | **64,730** | **66,160** |

**Contribution history**

Total member’s normal contributions **£ 85,260.45**

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) **£ 920.92**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Alfred Peach paid the default contribution rate (70ths accrual) from the date he joined the XYZ Pension & Life Assurance Scheme until 5 April 2002. From 6 April 2002, Alfred Peach changed his contribution rate to build up the following rates of pension accrual:

* 6 April 2002 to 5 April 2008 = 80ths
* 6 April 2008 to 5 April 2015 = 70ths
* 6 April 2015 onwards = 60ths

Alfred Peach’s current available Lifetime Allowance is 100.00%.