**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **04/09/2022** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **PLUM** | Forenames | **CYNTHIA** |
| Date of birth | **04/09/1957** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **19/02/1956** |
| Child dependant’s date of birth |  |
| Date of joining company | **08/01/1993** |
| Date of joining scheme | **08/02/1993** |
| Category of membership | **A** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **43,000** | **45,600** | **47,970** | **51,200** | **52,850** | **57,320** | **59,625** | **61,555** | **63,475** |

**Contribution history**

Total member’s normal contributions **£ 72,924.56**

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) **£ 720.72**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Cynthia Plum paid the default contribution rate (70ths accrual) throughout her period of membership of the XYZ Pension & Life Assurance Scheme.

Cynthia Plum’s current available Lifetime Allowance is 94.32%.