**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 | **BIRCH** | Forenames | **RUTH** |
| Date of birth | **18/05/1954** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **10/12/1951** |
| Child dependant’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**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **58,650** | **61,500** | **63,550** | **66,000** | **67,900** | **70,100** | **73,450** | **75,000** | **76,220** |

**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) **£**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Ruth Birch’s Final Pensionable Salary at 3 July 2011 was £50,850.00

Lower of 5.0% / RPI increases from 4 July 2011 to Normal Pension Date is 19.7%.

Ruth Birch worked full time (5 days a week) from the date she joined the Company until 17 May 2009. Ruth Birch then reduced her working week to 3 days from 18 May 2009 onwards.

Ruth Birch’s current available Lifetime Allowance is 84.61%.