**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **02/09/2022** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **REDWOOD** | Forenames | **ANDREW** |
| Date of birth | **02/09/1957** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **16/11/1966** |
| Dependent child’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** |
| **67,000** | **69,750** | **72,660** | **75,600** | **79,200** | **81,050** | **83,270** | **84,950** | **85,500** |

**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

Andrew Redwood’s Final Pensionable Salary at 3 July 2011 was £61,150.00

Lower of 5.0% / RPI increases from 4 July 2011 to date of first event is 33.9%.

On 20 July 1999, Andrew Redwood transferred in to the XYZ Pension and Life Assurance Scheme (the “Scheme”) the non-contracted-out benefits from the registered pension scheme of one of his former employers. The transferred-in benefits secured Andrew Redwood with a pension from the Scheme of £3,874.36 per annum to be paid from his Normal Pension Date. The transfer in is subject to the normal rules of the Scheme.

Andrew Redwood’s current available Lifetime Allowance is 100.00%.