CASE STUDY DETAILS XYZ SCHEME TRANSFERS

QUESTION 2

**Event history**

Date of first event **06/09/2022** First event **TRANSFER IN**

Date of second event Second event

**Member details**

Surname **SERRANO** Forenames **ISABELLA**

Date of birth **27/04/1963** Gender **FEMALE**

Spouse's date of birth **01/10/1962**

Child dependent’s date of birth

Date of joining company **01/09/2012**

Date of joining scheme **01/10/2012**

Category of membership **A**

**Contribution history**

Total member's normal contributions **£ 20,381.62**

Total member’s AVCs **£ 5,281.86**

Current value of AVCs **£ 10,346.22**

**Preserved benefits from previous scheme**

Pension payable at age 65 (per annum) **£ 3,007.85**

Including:

* Pre 06/04/1988 GMP at age 65 (per annum) **£ 109.72**
* Post 05/04/1988 GMP at age 65 (per annum) **£ 279.24**
* GMP at exit (per annum) **£ 292.76**

**Transfer value details from previous scheme**

Member’s total transfer value (including GMP liability) **£ 36,091.84**

Including:

* Member’s total contributions **£ 15,378.46**
* Transfer value in respect of post 05/04/1997 benefits **£ 28,049.72**
* Member’s post 05/04/1997 contributions **£ 13,379.26**

**Special circumstances / additional information**

Isabella Serrano’s transfer of benefits from the registered Defined Benefit arrangement of her previous employer has now been received.

Adjustment factor **1.01**

**TRANSFERS**

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