**CASE STUDY DETAILS XYZ SCHEME QUESTION**

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| --- | --- | --- | --- |
| **Event history**  Date of first event | **22/06/2016** | First event | **PRESERVED LEAVER** |
| Date of second event | **12/09/2023** | Second event | **RETIREMENT** |
| **Member details**  Surname | **BEATON** | Forenames | **HENRY** |
| Date of birth | **12/09/1958** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **20/01/1956** |
| Child dependant’s date of birth |  |
| Date of joining company | **08/09/1986** |
| Date of joining scheme | **08/10/1986** |
| Category of membership | **A** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**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) **£ 420.16**

Post 05/04/1988

GMP (per annum) **£ 2,873.52**

# Special circumstances / additional information

Preserved pension (per annum) at date of first event **£ 6,443.90**

Lower of 5.0% / RPI increases from date of first event to date of second event is 34.3%.

On 18 January 1989, Henry Beaton transferred into the XYZ Pension and Life Assurance Scheme his non-contracted out benefits from the registered pension scheme of one of his former employers. The transfer in provided for an additional pension of £1,007.42 per annum, payable to Henry Beaton from his Normal Pension Date. This pension is additional to Henry Beaton’s preserved pension (referred to above) and is subject to the normal rules of the XYZ Pension and Life Assurance Scheme.

Henry Beaton’s current available Lifetime Allowance is 100.00%.