**cASE STUDY DETAILS XYZ SCHEME DEATHS PART 1**

#

**Event history**

Date of first event **11/02/2019** First event **RETIREMENT**

Date of second event **02/09/2023** Second event **DEATH**

**Member details**

Surname **KOVACK** Forenames **DANIEL**

Date of birth **16/02/1955** Gender **MALE**

Spouse’s date of birth **24/04/1962**

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**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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) **£**

Post 05/04/1988

 GMP (per annum) **£**

**Special circumstances / additional information**

Pension in payment at date of second event is £19,487.15 per annum.

Lower of 5.0% / RPI increases from date of first event to date of second event is 16.1%.

On retirement, Daniel Kovack commuted £10,304.38 per annum of pension in return for a tax-free cash sum of £224,429.40.

In recognition for completing a high profile project prior to his retirement, the Company (with the consent of the Trustees) agreed to augment Daniel Kovack’s spouse’s pension to 66.67% of his own pension at the date of his death (including the pension he exchanged for a tax-free cash sum at retirement).

Daniel Kovack current available Lifetime Allowance is 87.23%.