**cASE STUDY DETAILS XYZ SCHEME DEATHS**

**Event history**

Date of first event **22/10/2022** First event **RETIREMENT**

Date of second event **13/09/2024** Second event **DEATH**

**Member details**

Surname **LLOYD** Forenames **CECILIA**

Date of birth **22/10/1964** Gender **FEMALE**

Spouse’s date of birth **27/06/1965**

Child dependant’s date of birth

Date of joining company **24/01/1986**

Date of joining scheme **24/02/1986**

Category of membership **A**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
|  |  |  |  |  |  |  |  |  |

**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 £13,420.83per annum, which is split as follows:

 Excess pension (per annum) **£ 9,766.79**

 Pre 6 April 1988 GMP (per annum) **£ 501.28**

 Post 5 April 1988 GMP (per annum) **£ 3,152.76**

Lower of 5.0% or RPI increases from date of first event to date of second event is 9.2%.

On retirement, Cecilia Lloyd commuted £4,764.18 per annum of pension in return for a tax-free cash sum of £131, 014.95.

Cecilia Lloyd’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £925,047.42.