



### **Contracting-out details at date of first event**

Pre 06/04/1988

GMP (per annum)	£
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Post 05/04/1988

GMP (per annum)	£
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### **Special circumstances / additional information**

Pension in payment at date of second event is £13,420.83 per annum, which is split as follows:

Excess pension (per annum)	£	<b>9,766.79</b>
Pre 6 April 1988 GMP (per annum)	£	<b>501.28</b>
Post 5 April 1988 GMP (per annum)	£	<b>3,152.76</b>

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.