

**CASE STUDY DETAILS****XYZ SCHEME****DEATHS****Event history**

Date of first event    **31/12/2021**                      First event    **RETIREMENT**  
Date of second event   **15/09/2024**                      Second event   **DEATH**

**Member details**

Surname                 **KANHAI**                      Forenames    **ALVIN**  
Date of birth            **11/02/1950**                Gender         **MALE**  
Spouse’s date of birth                 **09/12/1953**  
Child dependant’s date of birth  
Date of joining company                 **20/03/1982**  
Date of joining scheme                 **20/04/1982**  
Category of membership                **A**

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

| <b>2016</b> | <b>2017</b> | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>2021</b> | <b>2022</b> | <b>2023</b> | <b>2024</b> |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|             |             |             |             |             |             |             |             |             |

**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 £28,450.64 per annum, which is split as follows:

|                                   |   |                  |
|-----------------------------------|---|------------------|
| Excess pension (per annum)        | £ | <b>21,135.28</b> |
| Pre 6 April 1988 GMP (per annum)  | £ | <b>2,785.12</b>  |
| Post 5 April 1988 GMP (per annum) | £ | <b>4,530.24</b>  |

Lower of 5.0% or RPI increases from date of first event to date of second event is 11.2%.

On retirement, Alvin Kanhai commuted £6,440.88 per annum of pension in return for a tax-free cash sum of £112,973.04.

Due to Alvin Kanhai's outstanding contribution to a high-profile project shortly before his retirement, the Trustees (with the consent of the Company) agreed to augment the entire spouse's pension payable on his death to 66.67%.

Alvin Kanhai's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £960,126.96.