CASE STUDY DETAILS XYZ SCHEME RETIREMENTS

**Event history** 

Date of first event 16/09/2024 First event RETIREMENT

Date of second event Second event

Member details

Surname COHEN Forenames ANNABEL

Date of birth 17/03/1967 Gender FEMALE

Spouse's date of birth

Child dependant's date of birth

Date of joining company 29/05/1986

Date of joining scheme 29/06/1986

Category of membership A

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

2016	2017	2018	2019	2020	2021	2022	2023	2024
53,280	54,125	56,500	58,780	60,800	62,100	64,750	66,230	68,320

## **Contribution history**

Total member's normal contributions £ 75,885.67

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) **£ 875.16** 

Post 05/04/1988

GMP (per annum) £ 3,250.52

Contribution equivalent premium £

Certified amount £

## Special circumstances / additional information

Annabel Cohen paid the default contribution rate (70ths accrual) from the date she joined the XYZ Pension & Life Assurance Scheme until 5 April 2001. From 6 April 2001, Annabel Cohen changed her contribution rate to build up the following rates of pension accrual:

6 April 2001 to 5 April 2009 = 80ths
6 April 2009 to 5 April 2018 = 60ths
6 April 2018 onwards = 70ths

Annabel Cohen's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,073,100.00.

Annabel Cohen's current available Lump Sum Allowance ('LSA') is £268,275.00.