

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

Date of first event **12/09/2024** First event **ILL HEALTH**

Date of second event Second event

Member details

Surname **STILES** Forenames **BEVERLEY**

Date of birth **17/01/1967** Gender **FEMALE**

Spouse's date of birth **29/09/1964**

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

2016	2017	2018	2019	2020	2021	2022	2023	2024
61,000	64,500	67,250	69,900	71,125	73,400	75,650	70,000	70,120

Contribution history

Total member's normal contributions	£
Total member's AVCs	£ 31,680.00
Current value of AVCs	£ 39,446.80
Single life AVC pension (per annum) payable immediately	£ 2,629.79
Joint life AVC pension (per annum) payable immediately	£ 2,191.48

Contracting-out details at date of first event

Pre 06/04/1988

GMP (per annum) £

Post 05/04/1988

GMP (per annum) £

Contribution equivalent premium £

Certified amount £

Special circumstances / additional information

Beverley Stiles' Final Pensionable Salary at 3 July 2011 was £53,820.00

Lower of 5.0% or RPI increases from 4 July 2011 to date of first event is 48.7%.

In the event of taking the tax-free cash sum, Beverley Stiles has requested that the value of her AVCs should be taken as cash first before commuting any of her pension from the XYZ Pension and Life Assurance Scheme.

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

Beverley Stiles' current available Lump Sum Allowance ('LSA') is £268,275.00.