

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

Date of first event	06/09/2024	First event	TRANSFER IN
Date of second event		Second event	

Member details

Surname	EASTMAN	Forenames	SARAH
Date of birth	02/05/1965	Gender	FEMALE
Spouse's date of birth	25/11/1962		
Child dependant's date of birth			
Date of joining company	01/09/2014		
Date of joining scheme	01/10/2014		
Category of membership	A		

Contribution history

Total member's normal contributions	£ 23,890.85
Total member's AVCs	£ 5,888.26
Current value of AVCs	£ 11,615.35

Preserved benefits from previous scheme

Pension payable at age 65 (per annum) £ 3,922.95

Including:

- Pre 06/04/1988 GMP at age 65 (per annum) £ 106.08
- Post 05/04/1988 GMP at age 65 (per annum) £ 304.72
- GMP at exit (per annum) £ 282.88

Transfer value details from previous scheme

Member's total transfer value (including GMP liability) £ 37,024.01

Including:

- Member's total contributions £ 14,888.60
- Transfer value in respect of post 05/04/1997 benefits £ 29,100.02
- Member's post 05/04/1997 contributions £ 11,495.33

Special circumstances / additional information

Sarah Eastman is considering transferring in her benefits from the registered Defined Benefit arrangement of her previous employer.

Adjustment factor 1.02