**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **03/09/2020** | First event | **ILL HEALTH** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **ROSE** | Forenames | **ANGELA** |
| Date of birth | **10/01/1959** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **25/03/1962** |
| Dependent child’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**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **54,000** | **58,800** | **60,450** | **64,000** | **67,300** | **70,100** | **74,000** | **77,050** | **75,850** |

**Contribution history**

Total member’s normal contributions **£**

Total member’s AVCs **£ 8,800.00**

Current value of AVCs **£ 10,220.45**

Single life AVC pension (per annum) payable immediately **£ 647.48**

Joint life AVC pension (per annum) payable immediately **£ 555.46**

# 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

Angela Rose’s Final Pensionable Salary at 3 July 2011 was £52,500.00

Lower of 5% / RPI increases from 4 July 2011 to date of first event is 28.9%.

In the event of taking the tax-free lump sum, Angela Rose has requested that the value of her AVCs should be taken as a lump sum first before commuting any of her XYZ pension.

Angela Rose’s current available Lifetime Allowance is 90.42%.