**cASE STUDY DETAILS XYZ SCHEME DEATHS**

**Event history**

Date of first event **21/05/2015** First event **RETIREMENT**

Date of second event **07/09/2019** Second event **DEATH**

**Member details**

Surname **YUNNAN** Forenames **XIA**

Date of birth **18/11/1952** Gender **FEMALE**

Spouse’s date of birth **24/03/1949**

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**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2011** | **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**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 £12,871.00 per annum.

Lower of 5% / RPI increases from date of first event to date of second event is 12.13%.

On retirement, Xia Yunnan commuted £5,914.12 per annum of pension in return for a tax-free cash sum of £85,870.00.

At retirement, the Company – with the consent of the trustees – agreed that, in recognition of the additional projects Xia Yunnan had undertaken, it would allow her an additional non-increasing pension of £1,000.00 per annum, with a 50% attaching spouse’s pension. This additional augmented pension – which is not included in the current pension detailed above – should not be included in the calculation of any lump sum death benefit.

Xia Yunnan’s current available Lifetime Allowance is 74.13%.