**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **04/09/2020** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **BANNISTER** | Forenames | **ELIZABETH** |
| Date of birth | **18/07/1961** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth |  |
| Dependent child’s date of birth |  |
| Date of joining company | **20/01/1994** |
| Date of joining scheme | **20/02/1994** |
| Category of membership | **A** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **40,000** | **42,000** | **45,100** | **48,000** | **49,350** | **52,300** | **55,000** | **57,200** | **59,990** |

**Contribution history**

Total member’s normal contributions **£ 58,480.60**

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) **£ 632.84**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Elizabeth Bannister paid the default contribution rate (70ths accrual) from the date she joined the XYZ Pension & Life Assurance Scheme until 5 April 2003. From 6 April 2003, Elizabeth Bannister changed her contribution rate to build up the following rates of pension accrual:

6 April 2003 to 5 April 2007 = 60ths

6 April 2007 to 5 April 2014 = 70ths

6 April 2014 onwards = 60ths

Elizabeth Bannister’s current available Lifetime Allowance is 100.00%.