**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **02/09/2020** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **LANDY** | Forenames | **LAWRENCE** |
| Date of birth | **02/09/1955** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **16/11/1953** |
| Dependent child’s date of birth |  |
| Date of joining company | **11/02/1993** |
| Date of joining scheme | **11/03/1993** |
| Category of membership | **A** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **34,000** | **36,100** | **38,000** | **41,000** | **43,500** | **47,000** | **48,000** | **49,600** | **51,250** |

**Contribution history**

Total member’s normal contributions **£ 50,830.00**

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) **£ 1,002.56**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Lawrence Landy paid the default contribution rate (70ths accrual) throughout his period of membership of the XYZ Pension & Life Assurance Scheme.

Lawrence Landy’s current available Lifetime Allowance is 90.40%.