**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **02/09/2022** | First event | **ILL HEALTH** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **SPRUCE** | Forenames | **BRIAN** |
| Date of birth | **12/03/1962** | Gender | **MALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **20/06/1963** |
| Child dependant’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**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **58,000** | **61,400** | **63,850** | **66,700** | **69,250** | **71,100** | **72,750** | **73,150** | **74,400** |

**Contribution history**

Total member’s normal contributions **£**

Total member’s AVCs **£ 16,800.00**

Current value of AVCs **£ 30,269.64**

Single life AVC pension (per annum) payable immediately **£ 1,663.17**

Joint life AVC pension (per annum) payable immediately **£ 1,293.57**

# 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

Brian Spruce’s Final Pensionable Salary at 3 July 2011 was £55,625.00

Lower of 5.0% / RPI increases from 4 July 2011 to date of first event is 33.9%.

In the event of taking the tax-free cash sum, Brian Spruce has requested that the value of his AVCs should be taken as cash first before commuting any of his XYZ pension.

Brian Spruce’s current available Lifetime Allowance is 94.88%.