**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**Date of first event | **10/09/2023** | First event | **RETIREMENT** |
| Date of second event |  | Second event |  |
| **Member details**Surname | **SEARLE** | Forenames | **ELSIE** |
| Date of birth | **14/06/1965** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **10/01/1962** |
| Child dependant’s date of birth |  |
| Date of joining company | **09/06/1984** |
| Date of joining scheme | **09/07/1984** |
| Category of membership | **A** |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
|  |  |  |  |  |  |  |  |  |
| **42,000** | **44,500** | **47,500** | **49,275** | **52,667** | **54,840** | **57,500** | **59,820** | **61,875** |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member’s normal contributions **£ 104,885.99**

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) **£ 1,001.52**

Post 05/04/1988

GMP (per annum) **£ 3,750.24**

# Special circumstances / additional information

Elsie Searle paid the higher contribution rate (60ths accrual) from the date she joined the XYZ Pension & Life Assurance Scheme until 5 April 2005. From 6 April 2005, Elsie Searle changed her contribution rate as follows:

* 6 April 2005 to 5 April 2012 = Lower contribution rate
* 6 April 2012 to 5 April 2020 = Default contribution rate
* 6 April 2020 onwards = Higher contribution rate

Elsie Searle’s current available Lifetime Allowance is 100.00%.