

CASE STUDY DETAILS**XYZ SCHEME****LEAVERS
[WITH SPECIAL
CIRCUMSTANCES]****Event history**

Date of first event **09/09/2024** First event **LEAVER**
Date of second event Second event

Member details

Surname **COOPER** Forenames **EMMA**
Date of birth **12/02/1968** Gender **FEMALE**
Spouse's date of birth **01/11/1966**
Child dependant's date of birth **18/08/2006**
Date of joining company **01/11/1995**
Date of joining scheme **01/12/1995**
Category of membership **A**

Pensionable salary history for the scheme year commencing 6 April

2016	2017	2018	2019	2020	2021	2022	2023	2024
26,000	28,500	29,500	31,900	34,200	36,500	38,800	41,600	38,000

Contribution history

Total member's normal contributions **£ 49,727.60**
Total member's AVCs **£**
Current value of AVCs **£**

Contracting-out details at date of first event

Pre 06/04/1988

GMP (per annum) £

Post 05/04/1988

GMP (per annum) £ 628.16

Special circumstances / additional information

Emma Cooper contributed at the default rate (70ths accrual) throughout her membership of the XYZ Pension and Life Assurance Scheme.

On 3 March 1997, Emma Cooper transferred in her benefits from the non-contributory registered pension scheme of one of her former employers. The Scheme Actuary calculated that the amount transferred in would secure a fixed pension of £965.00 per annum, which would be payable from Emma Cooper's Normal Pension Date. The transferred-in benefits are subject to the normal rules of the XYZ Pension and Life Assurance Scheme.

Emma Cooper's reason for leaving was resignation.