

CASE STUDY DETAILS**XYZ SCHEME****DEATHS****Event history**

Date of first event **06/09/2025** First event **DEATH**
Date of second event Second event

Member details

Surname **GURNEY** Forenames **LAUREN**
Date of birth **12/05/1956** Gender **FEMALE**
Spouse's date of birth **14/01/1954**
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

2017	2018	2019	2020	2021	2022	2023	2024	2025
52,100	57,200	58,167	60,050	61,250	62,000	62,250	62,475	62,500

Contribution history

Total member's normal contributions **£**
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) £

Special circumstances / additional information

Salary at date of first event £ 64,500.00

Final pensionable salary at 3 July 2011 was £46,125.00.

Lower of 5.0% or RPI increases from 4 July 2011 to Normal Pension Date was 35.1%.

On 1 January 2025 the Company (with the consent of the Trustees) agreed that the percentage rate for any spouse's pension would be enhanced to 62.5%.

Lauren Gurney's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,033,219.80.