

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

Date of first event **12/09/2025** First event **RETIREMENT**  
 Date of second event Second event

**Member details**

Surname **TRICOLE** Forenames **JEAN**  
 Date of birth **12/09/1960** Gender **MALE**  
 Spouse's date of birth **17/11/1963**  
 Child dependant's date of birth  
 Date of joining company **27/08/2007**  
 Date of joining scheme **27/09/2007**  
 Category of membership **A**

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

| <b>2017</b>   | <b>2018</b>   | <b>2019</b>   | <b>2020</b>   | <b>2021</b>   | <b>2022</b>   | <b>2023</b>   | <b>2024</b>   | <b>2025</b>   |
|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>46,100</b> | <b>49,600</b> | <b>50,970</b> | <b>52,230</b> | <b>53,675</b> | <b>55,480</b> | <b>54,950</b> | <b>54,950</b> | <b>54,950</b> |

**Contribution history**

Total member's normal contributions **£ 43,828.60**  
 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) £

Contribution equivalent premium £

Certified amount £

### **Special circumstances / additional information**

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

On 14 July 2009, Jean Tricole transferred into the XYZ Pension and Life Assurance Scheme his benefits from the registered pension scheme of one of his former employers. The transfer in provided for an additional pension of £2,224.88 per annum to be payable from Jean Tricole's Normal Pension Date (*including* a post-1988 GMP at Normal Pension Date of £1,016.08 per annum). The transferred-in benefits (which are all pre-1997 benefits) are subject to the normal rules of the XYZ Pension and Life Assurance Scheme.

Jean Tricole's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,073,100.00.

Jean Tricole's current available Lump Sum Allowance ('LSA') is £268,275.00.