

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

Date of first event **15/09/2025** First event **RETIREMENT**

Date of second event Second event

Member details

Surname **ROELOFS** Forenames **NORMA**

Date of birth **12/08/1958** Gender **FEMALE**

Spouse's date of birth

Child dependant's date of birth

Date of joining company **25/07/1990**

Date of joining scheme **25/08/1990**

Category of membership **A**

Pensionable salary history for the scheme year commencing 6 April

2017	2018	2019	2020	2021	2022	2023	2024	2025
61,000	62,300	64,560	66,100	67,480	68,999	70,050	71,000	71,225

Contribution history

Total member's normal contributions **£ 132,440.40**

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) £ 3,820.96

Contribution equivalent premium £

Certified amount £

Special circumstances / additional information

Norma Roelofs paid the lower contribution rate (80ths accrual) from the date she joined the XYZ Pension & Life Assurance Scheme until 5 April 1999. From 6 April 1999, Norma Roelofs changed her contribution rate to build up the following rates of pension accrual:

- 6 April 1999 to 5 April 2012 = 70ths
- 6 April 2012 onwards = 60ths

Norma Roelofs' current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,003,100.00.

Norma Roelofs' current available Lump Sum Allowance ('LSA') is £198,275.00.