

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 **HEMPEL** Forenames **GABRIEL**
 Date of birth **12/09/1960** Gender **MALE**
 Spouse's date of birth **15/01/1961**
 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
67,000	68,500	70,250	73,333	75,600	77,455	79,230	81,325	82,665

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) £

Contribution equivalent premium £

Certified amount £

Special circumstances / additional information

Gabriel Hempel's Final Pensionable Salary at 3 July 2011 was £54,259.33.

Lower of 5.0% or RPI increases from 4 July 2011 to date of first event is 54.6%.

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

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