CASE STUDY DETAILS

XYZ SCHEME

RETIREMENTS

Event history

Date of first event 06/06/2018 First event PRESERVED LEAVER

Date of second event 14/09/2025 Second event RETIREMENT

Member details

Surname SPARIDAANS Forenames ALBERT

Date of birth 14/09/1960 Gender MALE

Spouse's date of birth 18/04/1971

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 |
|------|------|------|------|------|------|------|------|------|
| | | | | | | | | |

Contribution history

Total member's normal contributions £

Total member's AVCs £ 64,980.40

Current value of AVCs £ 87,901.66

Single life AVC pension (per annum) payable immediately £ 5,420.88

Joint life AVC pension (per annum) payable immediately £ 4,621.56

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

Preserved pension (per annum) at date of first event £ 12,004.33

Lower of 5.0% or RPI increases from date of first event to date of second event is 26.9%.

In the event of taking the tax-free cash sum, Albert Sparidaans has requested that the value of his AVCs should be taken as cash first before commuting any of his pension from the XYZ Pension and Life Assurance Scheme.

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

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