

CASE STUDY DETAILS**XYZ SCHEME****TRANSFERS
QUESTION 2****Event history**

| | | | |
|----------------------|-------------------|--------------|--------------------|
| Date of first event | 11/09/2025 | First event | TRANSFER IN |
| Date of second event | | Second event | |

Member details

| | | | |
|---------------------------------|-------------------|-----------|---------------|
| Surname | LINDSTROM | Forenames | GRETA |
| Date of birth | 14/10/1963 | Gender | FEMALE |
| Spouse's date of birth | 07/12/1964 | | |
| Child dependent's date of birth | | | |
| Date of joining company | 01/10/2016 | | |
| Date of joining scheme | 01/11/2016 | | |
| Category of membership | A | | |

Contribution history

| | |
|-------------------------------------|--------------------|
| Total member's normal contributions | £ 33,303.14 |
| Total member's AVCs | £ 10,400.00 |
| Current value of AVCs | £ 16,115.58 |

Preserved benefits from previous scheme

Pension payable at age 65 (per annum) **£ 4,822.95**

Including:

- Pre 06/04/1988 GMP at age 65 (per annum) **£ 137.80**
- Post 05/04/1988 GMP at age 65 (per annum) **£ 1,147.64**
- GMP at exit (per annum) **£ 307.84**

Transfer value details from previous scheme

Member's total transfer value (including GMP liability) **£ 68,356.33**

Including:

- Member's total contributions **£ 29,006.31**
- Transfer value in respect of post 05/04/1997 benefits **£ 49,395.31**
- Member's post 05/04/1997 contributions **£ 20,553.96**

Special circumstances / additional information

Greta Lindstrom's transfer of benefits from the registered Defined Benefit arrangement of her previous employer has now been received.

Adjustment factor **1.01**