

CASE STUDY DETAILS**XYZ SCHEME****TRANSFERS
QUESTION 3****Event history**

Date of first event	31/07/2020	First event	PRESERVED LEAVER
Date of second event	13/09/2025	Second event	TRANSFER OUT

Member details

Surname	CLARK	Forenames	GRACE
Date of birth	30/06/1973	Gender	FEMALE
Spouse's date of birth	24/10/1968		
Dependent child's date of birth			
Date of joining company	01/08/1995		
Date of joining scheme	01/09/1995		
Category of membership	A		

Contribution history

Total member's normal contributions	£ 31,744.03
Post 05/04/1997 member's normal contributions	£ 26,211.89
Total member's AVCs	£ 14,000.00
Current value of AVCs	£ 20,450.48

Preserved benefits

Member's total pension at age 65 (per annum) **£13,762.09**

Including:

- Post 05/04/1997 pension at age 65 (per annum) **£12,003.22**
- Pre 06/04/1988 GMP at age 65 (per annum) **£ 0.00**
- Post 05/04/1988 GMP at age 65 (per annum) **£ 219.96**
- Total GMP at exit (per annum) **£ 113.36**

Special circumstances / additional information

Spouse's pension on death after retirement (per annum) **£ 6,881.05**

Adjustment factor **0.99**