

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

Date of first event	08/09/2025	First event	TRANSFER IN
Date of second event		Second event	

Member details

Surname	MURPHY	Forenames	AOIFE
Date of birth	12/10/1979	Gender	FEMALE
Spouse's date of birth	08/11/1977		
Dependent child's date of birth			
Date of joining company	30/03/2014		
Date of joining scheme	06/04/2015		

Contribution history

Total member's normal contributions	£ 18,655.89
Total member's AVC	£ 9,900.00
Current value of AVCs	£ 13,266.03

Preserved benefits from previous scheme

Pension payable at age 65 (per annum) **£ 14,893.72**

Transfer value details from previous scheme

Member's total transfer value **£ 75,354.25**

Including:

- Member's total contributions **£ 20,461.15**
- Transfer value in respect of post 05/04/1997 benefits **£ 69,945.46**
- Member's post 05/04/1997 contributions **£ 19,247.48**
- Transfer value in respect of post 05/04/2006 benefits **£**
- Member's post 05/04/2006 contributions **£**

Special circumstances / additional information

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

Adjustment factor **1.02**