**cASE STUDY DETAILS XYZ SCHEME DEATHS**

**Event history**

Date of first event **31/12/2021** First event **RETIREMENT**

Date of second event **15/09/2024** Second event **DEATH**

**Member details**

Surname **KANHAI**  Forenames **ROHAN**

Date of birth **11/02/1950** Gender **MALE**

Spouse’s date of birth **09/12/1953**

Child dependant’s date of birth

Date of joining company **20/03/1982**

Date of joining scheme **20/04/1982**

Category of membership **A**

**Pensionable salary history for the scheme year commencing 6 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
|  |  |  |  |  |  |  |  |  |

**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) **£**

**Special circumstances / additional information**

Pension in payment at date of second event is £28,450.64 per annum, which is split as follows:

Excess pension (per annum) **£ 21,135.28**

Pre 6 April 1988 GMP (per annum) **£ 2,785.12**

Post 5 April 1988 GMP (per annum) **£ 4,530.24**

Lower of 5.0% or RPI increases from date of first event to date of second event is 11.2%.

On retirement, Alvin Kanhai commuted £6,440.88 per annum of pension in return for a tax-free cash sum of £112,973.04.

Due to Alvin Kanhai’s outstanding contribution to a high-profile project shortly before his retirement, the Trustees (with the consent of the Company) agreed to augment the entire spouse’s pension payable on his death to 66.67%.

Alvin Kanhai’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £960,126.96.