**CASE STUDY DETAILS XYZ SCHEME RETIREMENTS**

**Event history**

Date of first event **16/09/2024** First event **RETIREMENT**

Date of second event Second event

**Member details**

Surname **COHEN** Forenames **ANNABEL**

Date of birth **17/03/1967** Gender **FEMALE**

Spouse’s date of birth

Child dependant’s date of birth

Date of joining company **29/05/1986**

Date of joining scheme **29/06/1986**

Category of membership **A**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
| **53,280** | **54,125** | **56,500** | **58,780** | **60,800** | **62,100** | **64,750** | **66,230** | **68,320** |

**Contribution history**

Total member’s normal contributions **£ 75,885.67**

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) **£ 875.16**

Post 05/04/1988

GMP (per annum) **£ 3,250.52**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Annabel Cohen paid the default contribution rate (70ths accrual) from the date she joined the XYZ Pension & Life Assurance Scheme until 5 April 2001. From 6 April 2001, Annabel Cohen changed her contribution rate to build up the following rates of pension accrual:

* 6 April 2001 to 5 April 2009 = 80ths
* 6 April 2009 to 5 April 2018 = 60ths
* 6 April 2018 onwards = 70ths

Annabel Cohen’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £1,073,100.00.

Annabel Cohen’s current available Lump Sum Allowance (‘LSA’) is £268,275.00.