**CASE STUDY DETAILS XYZ SCHEME RETIREMENTS**

**Event history**

Date of first event **15/09/2024** First event **RETIREMENT**

Date of second event Second event

**Member details**

Surname **WILSON** Forenames **PATRICIA**

Date of birth **18/09/1958** Gender **FEMALE**

Spouse’s date of birth

Child dependant’s date of birth

Date of joining company **22/10/1988**

Date of joining scheme **22/11/1988**

Category of membership **A**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
| **73,000** | **75,400** | **77,700** | **80,000** | **82,280** | **84,500** | **86,000** | **87,750** | **88,500** |

**Contribution history**

Total member’s normal contributions **£ 102,660.80**

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) **£ 4,026.88**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Patricia Wilson paid the default contribution rate (70ths accrual) throughout her period of membership of the XYZ Pension & Life Assurance Scheme.

Patricia Wilson worked full-time (5 days a week) from the date she joined the Company until 23 May 2005. Patricia Wilson then reduced her working week as follows:

* 24 May 2005 until 31 December 2014 = 4.0 days per week
* 1 January 2015 onwards = 2.0 days per week

Patricia Wilson’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £1,038,250.00.

Patricia Wilson’s current available Lump Sum Allowance (‘LSA’) is £233,425.00.