**CASE STUDY DETAILS XYZ SCHEME RETIREMENTS**

**Event history**

Date of first event **07/02/2015** First event **PRESERVED LEAVER**

Date of second event **13/09/2024** Second event **RETIREMENT**

**Member details**

Surname **CHARLTON** Forenames **WILLIAM**

Date of birth **13/09/1959** Gender **MALE**

Spouse’s date of birth

Child dependant’s date of birth

Date of joining company **19/07/1990**

Date of joining scheme **19/08/1990**

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 **£ 41,220.00**

Total member’s AVCs **£ 38,360.00**

Current value of AVCs **£ 51,621.18**

Single life AVC pension (per annum) payable immediately **£ 2,731.28**

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) **£ 2,465.84**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Preserved pension (per annum) at date of first event **£ 7,922.99**

Lower of 5.0% or RPI increases from date of first event to date of second event is 38.2%.

William Charlton has specified that any AVCs which he might choose to take as a pension should be on a single life basis.

In the event of taking the tax-free cash sum, William Charlton has requested that the value of his AVCs should be taken as a cash sum first before commuting any of his XYZ pension.

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

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