

**CASE STUDY DETAILS****XYZ SCHEME****TRANSFERS****Event history**

Date of first event	<b>08/09/2026</b>	First event	<b>TRANSFER IN</b>
Date of second event		Second event	

**Member details**

Surname	<b>TAYLOR</b>	Forenames	<b>RUBY</b>
Date of birth	<b>08/11/1964</b>	Gender	<b>FEMALE</b>
Spouse's date of birth	<b>17/04/1966</b>		
Child dependant's date of birth			
Date of joining company	<b>01/03/2017</b>		
Date of joining scheme	<b>01/04/2017</b>		
Category of membership	<b>A</b>		

**Contribution history**

Total member's normal contributions	<b>£ 29,460.17</b>
Total member's AVCs	<b>£ 12,500.00</b>
Current value of AVCs	<b>£ 16,847.63</b>

### **Preserved benefits from previous scheme**

Pension payable at age 65 (per annum) £ 4,634.97

Including:

- Pre 06/04/1988 GMP at age 65 (per annum) £ 80.08
- Post 05/04/1988 GMP at age 65 (per annum) £ 916.76
- GMP at exit (per annum) £ 318.76

### **Transfer value details from previous scheme**

Member's total transfer value (including GMP liability) £ 64,631.08

Including:

- Member's total contributions £ 27,465.87
- Transfer value in respect of post 05/04/1997 benefits £ 32,147.85
- Member's post 05/04/1997 contributions £ 14,101.93

### **Special circumstances / additional information**

Ruby Taylor is considering transferring in her benefits from the registered Defined Benefit arrangement of her previous employer.

Adjustment factor 0.98