

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

Date of first event	17/09/2005	First event	PRESERVED LEAVER
Date of second event	03/09/2026	Second event	TRANSFER OUT

Member details

Surname	TORRES	Forenames	ALEJANDRO
Date of birth	15/01/1966	Gender	MALE
Spouse's date of birth	27/05/1969		
Child dependant's date of birth			
Date of joining company	01/09/1987		
Date of joining scheme	01/10/1987		
Category of membership	A		

Contribution history

Total member's normal contributions	£ 39,410.55
Post 05/04/1997 member's normal contributions	£ 22,141.94
Total member's AVCs	
Current value of AVCs	

Preserved benefits

Member's total pension at age 65 (per annum) £ 18,446.71

Including:

- Post 05/04/1997 pension at age 65 (per annum) £ 12,698.54
- Pre 06/04/1988 GMP at age 65 (per annum) £ 75.40
- Post 05/04/1988 GMP at age 65 (per annum) £ 1,179.36
- Total GMP at exit (per annum) £ 365.56

Special circumstances / additional information

Spouse's pension on death after retirement (per annum) £ 9,223.36

Adjustment factor 0.97

In accordance with the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021, the Scheme Trustees have completed all necessary due diligence checks. They are satisfied that this is a legitimate transfer and that it can proceed.