

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

Date of first event	30/06/2022	First event	PRESERVED LEAVER
Date of second event	03/09/2026	Second event	TRANSFER OUT

Member details

Surname	HUGHES	Forenames	CHARLOTTE
Date of birth	30/04/1974	Gender	FEMALE
Spouse's date of birth	11/03/1969		
Child dependant's date of birth			
Date of joining company	01/11/1996		
Date of joining scheme	01/12/1996		
Category of membership	A		

Contribution history

Total member's normal contributions	£ 23,421.47
Post 05/04/1997 member's normal contributions	£ 22,014.55
Total member's AVCs	£ 7,000.00
Current value of AVCs	£ 10,412.50

Preserved benefits

Member's total pension at age 65 (per annum)	£	9,431.55
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Including:

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| • Post 05/04/1997 pension at age 65 (per annum) | £ | 9,004.05 |
| • Pre 06/04/1988 GMP at age 65 (per annum) | £ | |
| • Post 05/04/1988 GMP at age 65 (per annum) | £ | 86.32 |
| • Total GMP at exit (per annum) | £ | 41.08 |

Special circumstances / additional information

Spouse's pension on death after retirement (per annum)	£	4,715.78
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Adjustment factor		1.02
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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.