

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

Date of first event	10/09/2026	First event	TRANSFER IN
Date of second event		Second event	

Member details

Surname	PETROVA	Forenames	MILA
Date of birth	13/05/1976	Gender	FEMALE
Spouse's date of birth	13/03/1978		
Child dependant's date of birth			
Date of joining company	06/08/2015		
Date of joining scheme	06/04/2016		

Contribution history

Total member's normal contributions	£ 23,462.14
Total member's AVC	£ 12,500.00
Current value of AVCs	£ 15,642.77

Preserved benefits from previous scheme

Pension payable at age 65 (per annum) £ 9,354.46

Transfer value details from previous scheme

Member's total transfer value £ 60,142.71

Including:

- Member's total contributions £ 18,614.89
- Transfer value in respect of post 05/04/1997 benefits £ 56,012.11
- Member's post 05/04/1997 contributions £ 17,004.15
- Transfer value in respect of post 05/04/2006 benefits £
- Member's post 05/04/2006 contributions £

Special circumstances / additional information

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

Adjustment factor 1.01