**CASE STUDY DETAILS XYZ SCHEME QUESTION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Event history**  Date of first event | **06/09/2020** | First event | **ILL HEALTH** |
| Date of second event |  | Second event |  |
| **Member details**  Surname | **BAYI** | Forenames | **LORNA** |
| Date of birth | **21/05/1963** | Gender | **FEMALE** |

|  |  |
| --- | --- |
| Spouse’s date of birth | **17/04/1960** |
| Dependent child’s date of birth |  |
| Date of joining company | **13/05/1995** |
| Date of joining scheme | **13/06/1995** |
| Category of membership | **A** |

**Pensionable salary history for the scheme year commencing 6 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **42,000** | **47,300** | **52,200** | **57,000** | **62,475** | **66,000** | **68,300** | **72,500** | **71,400** |

**Contribution history**

Total member’s normal contributions **£ 73,680.55**

Total member’s AVCs **£**

Current value of AVCs **£**

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

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) **£ 504.40**

Contribution equivalent premium **£**

Certified amount **£**

# Special circumstances / additional information

Lorna Bayi paid the default contribution rate (70ths accrual) throughout her period of membership of the XYZ Pension & Life Assurance Scheme.

Lorna Bayi’s current available Lifetime Allowance is 100.00%.