## **User Profile 1: John Smith**

• Name: John Smith

• Gender: Male

• Date of Birth: 1st January 1960

• **Age:** 64

• Employment Details:

o Company: XYZ Ltd

o Joining Date: 2nd January 1980

o Leaving Date: 31st December 2015

Years of Service: 35

• Average Salary: £80,000

• Spouse:

o Name: Jane Smith

o **Age:** 62

• Children: None

• Employment Status: Retired

• Health: Good

• Preferred Retirement Age: 65

• Scheme Enrollment Date: 15th June 1995

• Special Considerations: None

## **User Profile 2: Sarah Johnson**

• Name: Sarah Johnson

• Gender: Female

• Date of Birth: 10th June 1966

• Age: 58

• Employment Details:

Company: ABC Corp

o **Joining Date:** 10th June 1990

Leaving Date: PresentYears of Service: 34

• Average Salary: £90,000

• Spouse:

o Name: Mark Johnson

o Age: 60

- Children:
  - o Child 1: Age 25, Independent
  - o Child 2: Age 22, Full-time education
- Employment Status: Employed
- **Health:** Moderate (minor health issues)
- Preferred Retirement Age: 60
- Scheme Enrollment Date: 10th June 1989
- Special Considerations: May need to consider early retirement due to health

# **User Profile 3: Michael Brown**

- Name: Michael Brown
- Gender: Male
- Date of Birth: 20th November 1953
- Age: 70
- Employment Details:
  - o Company: DEF Inc
  - o **Joining Date:** 20th November 1975
  - o Leaving Date: 30th November 2010
  - Years of Service: 35
  - o Average Salary: £75,000
- **Spouse**: Deceased
- Children:
  - o Child 1: Age 30, Independent
- Employment Status: Retired
- Health: Good
- Preferred Retirement Age: 65
- Scheme Enrollment Date: 20th November 1975
- Special Considerations: None

# **User Profile 4: Emily Davis**

- Name: Emily Davis
- Gender: Female
- Date of Birth: 5th April 1969
- Age: 55
- Employment Details:
  - o Company: GHI Ltd

o Joining Date: 5th April 1985

Leaving Date: Present

o Years of Service: 39

Average Salary: £68,000

• Spouse:

Name: Robert Davis

o **Age:** 55

• Children: None

• Employment Status: Employed

• Health: Good

• Preferred Retirement Age: 63

• Scheme Enrollment Date: 5th April 1985

• Special Considerations: Considering early retirement options

## **User Profile 5: Robert Wilson**

• Name: Robert Wilson

• Gender: Male

• Date of Birth: 12th July 1964

• Age: 60

• Employment Details:

Company: JKL Corp

o Joining Date: 12th July 1995

Leaving Date: PresentYears of Service: 29

• Average Salary: £50,000

• Spouse:

o Name: Alice Wilson

o Age: 58

• Children:

Child 1: Age 20, Full-time education

• Employment Status: Employed

• Health: Good

• Preferred Retirement Age: 65

• Scheme Enrollment Date: 12th July 1995

• Special Considerations: None

**User Profile 6: David Miller** 

• Name: David Miller

• Gender: Male

• Date of Birth: 20th March 1965

• **Age:** 59

• Employment Details:

o Company: MNO Ltd

o **Joining Date:** 20th March 1982

o **Leaving Date:** Present

Years of Service: 42

o Average Salary: £95,000

• Spouse:

o Name: Laura Miller

o Age: 57

• Children:

o Child 1: Age 24, Independent

o Child 2: Age 18, Full-time education

• Employment Status: Employed