**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **06/09/2020** First event **RETIREMENT**

Date of second event Second event

# Member details

Surname **MILLS** Forenames **PAULA**

Date of birth **06/09/1955** Gender **FEMALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **13/02/1967** |
| Dependent child’s date of birth |  |
| Date of joining company | **22/06/1997** |
| Date of joining scheme | **06/04/1998** |

# Earnings history for the scheme year ending 5 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **64,000** | **67,000** | **70,000** | **72,750** | **75,000** | **78,200** | **81,000** | **84,000** | **84,375** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£104,620.40** |
| Total member’s AVCs |  |
| Current value of AVCs |  |
| Single life AVC pension (per annum) payable immediately |  |
| Joint life AVC pension (per annum) payable immediately |  |

|  |  |
| --- | --- |
| **Pre 6 April 2006 pension accrued as at 5 April 2020**  CARE pension (per annum) | **£ 13,068.91** |
| **Post 5 April 2006 pension accrued as at 5 April 2020**  CARE pension (per annum) | **£ 18,335.02** |
| **Special circumstances / additional information**  Contractual Salary at date of first event | **£ 85,100.00** |
| Pro-rata CPI from 6 April 2020 to date of first event is 1.60%. |  |

The Trustees (at the request of the Company) agreed that the accrual rate for Paula Mills’ CARE Pension should be uplifted to 70ths of her Pensionable Earnings for all Pensionable Service from 6 April 2006 onwards. It was also agreed that the percentage rate for the associated spouse’s pension should be increased to 50% for this period of Pensionable Service.

For the purpose of any comparisons, the uplift should be included in the CARE Pension but excluded from the Underpin Pension.

Paula Mills’ current available Lifetime Allowance is 100.00%.