**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **03/09/2020** First event **ILL HEALTH**

Date of second event Second event

# Member details

Surname **WARK** Forenames **SAMUEL**

Date of birth **20/06/1965** Gender **MALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **18/10/1964** |
| Dependent child’s date of birth | **13/11/2003** |
| Date of joining company | **09/03/2000** |
| Date of joining scheme | **06/04/2000** |

# Earnings history for the scheme year ending 5 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
| **30,000** | **36,000** | **40,000** | **43,500** | **46,000** | **50,000** | **52,000** | **55,000** | **61,250** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£ 41,400.00** |
| Total member’s AVCs | **£ 21,222.04** |
| Current value of AVCs | **£ 25,213.45** |
| Single life AVC pension (per annum) payable immediately | **£ 1,299.66** |
| Joint life AVC pension (per annum) payable immediately | **£ 1,105.60** |

|  |  |
| --- | --- |
| **Pre 6 April 2006 pension accrued as at 5 April 2020**  CARE pension (per annum) | **£ 3,125.24** |
| **Post 5 April 2006 pension accrued as at 5 April 2020**  CARE pension (per annum) | **£ 4,579.06** |
| **Special circumstances / additional information**  Contractual Salary at date of first event | **£ 62,679.35** |
| Pro-rata CPI from 6 April 2020 to date of first event is 1.60%. |  |

In the event of taking the tax-free lump sum, Samuel Wark has advised that the value of his AVCs should be taken as a lump sum first before commuting any other benefits. Any AVCs taken as pension should be deemed to be post 5 April 2006 AVCs.

Samuel Wark’s current available Lifetime Allowance is 100.00%.