**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **10/09/2023** First event **RETIREMENT**

Date of second event Second event

# Member details

Surname **TURNER** Forenames **BERT**

Date of birth **10/09/1958** Gender **MALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **29/06/1957** |
| Child dependant’s date of birth |  |
| Date of joining company | **19/02/1991** |
| Date of joining scheme | **06/04/1991** |

# Earnings history for the scheme year ending 5 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
| **38,500** | **40,225** | **43,130** | **47,225** | **49,875** | **52,300** | **55,775** | **58,120** | **60,775** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£ 92,225.10** |
| 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 2023**  CARE pension (per annum) | **£ 16,480.56** |
| **Post 5 April 2006 pension accrued as at 5 April 2023**  CARE pension (per annum) | **£ 21,333.34** |
| **Special circumstances / additional information**  Contractual Salary at date of first event | **£ 62,000.00** |
| Pro-rata CPI from 6 April 2023 to date of first event is 4.6%. |  |

In recognition of the fact that Bert Turner completed a major project in the lead up to his retirement from the RST Pension Scheme, the Company (with the consent of the Trustees) agreed to award Bert Turner an additional non-increasing single life pension of £2,250.00 per annum. This augmented benefit is to be payable from Bert turner’s Normal Pension Date and is to be excluded from the tax-free cash sum calculation.

Bert Turner’s current available Lifetime Allowance is 89.99%.