

CASE STUDY DETAILS**RST SCHEME****RETIREMENTS****Event history**

Date of first event **13/04/2021** First event **RETIREMENT**
Date of second event **14/09/2024** Second event **DEATH**

Member details

Surname **COE** Forenames **NICOLE**
Date of birth **13/04/1956** Gender **FEMALE**
Spouse's date of birth **16/07/1956**
Child dependant's date of birth
Date of joining company **29/01/2002**
Date of joining scheme **06/04/2002**

Earnings history for the scheme year ending 5 April

2016	2017	2018	2019	2020	2021	2022	2023	2024

Contribution history

Total member's normal contributions **£ 49,684.78**
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 2024

CARE pension (per annum) £

Post 5 April 2006 pension accrued as at 5 April 2024

CARE pension (per annum) £

Special circumstances / additional information

The pension in payment at date of second event is £12,110.48 per annum, which is split as follows:

Pre 6 April 2006 pension (per annum)	£	3,834.20
Post 5 April 2006 pension (per annum)	£	8,276.28

Lower of 5.0% or RPI increases from date of first event to date of second event is 15.8%.

Lower of 2.5% or RPI increases from date of first event to date of second event is 7.7%.

On retirement, Nicole Coe commuted £2,702.70 per annum of pension in return for a tax-free cash sum of £50,000.00, split as follows:

Pre 6 April 2006 commuted pension (per annum)	£	
Post 5 April 2006 commuted pension (per annum)	£	2,702.70

Nicole Coe's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,005,600.00.