CASE STUDY DETAILS

RST SCHEME

Event history

Date of first event	10/09/20	25	First event	RETIREMENT		
Date of second event			Second event			
Member details						
Surname	ASPINA	LL	Forenames	JOHN		
Date of birth	08/02/19	956	Gender	MALE		
Spouse's date of birth						
Child dependant's date of birth						
Date of joining compared	any	20/07/2004				
Date of joining schem	ne	06/04/2005				

Earnings history for the scheme year ending 5 April

2017	2018	2019	2020	2021	2022	2023	2024	2025
46,100	48,740	50,225	51,650	52,770	54,100	54,950	55,680	56,175

Contribution history

Total member's normal contributions	£	64,466.62
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 2025

CARE pension (per annum)	£	1,001.99
Post 5 April 2006 pension accrued as at 5 April 2025		
CARE pension (per annum)	£	13,602.68
Special circumstances / additional information		

Contractual Salary at date of first event £ 57,000.00

Pro-rata CPI from 6 April 2025 to date of first event is 1.9%.

On 16 July 2019, John Aspinall transferred in his benefits from the registered pension scheme of one of his previous employers to the RST Pension Scheme (the 'Scheme'). The transfer value of $\pm 108,665.77$ secured a pension of $\pm 3,827.92$ per annum payable from John Aspinall's Normal Pension Date. The transferred-in benefits are subject to the normal rules of the Scheme.

John Aspinall's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is $\pounds 1,013,100.00$.

John Aspinall's current available Lump Sum Allowance ('LSA') is £208,275.00.