

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

Date of first event **11/03/2018** First event **PRESERVED LEAVER**
Date of second event **10/09/2025** Second event **RETIREMENT**

Member details

Surname **DOETS** Forenames **KARA**
Date of birth **10/09/1960** Gender **FEMALE**
Spouse's date of birth **12/01/1956**
Child dependant's date of birth
Date of joining company **27/04/2006**
Date of joining scheme **06/04/2007**

Earnings history for the scheme year ending 5 April

2017	2018	2019	2020	2021	2022	2023	2024	2025

Contribution history

Total member's normal contributions **£ 23,812.10**
Total member's AVCs **£ 22,345.66**
Current value of AVCs **£ 35,326.66**
Single life AVC pension (per annum) payable immediately **£ 1,447.80**
Joint life AVC pension (per annum) payable immediately **£ 1,158.34**

Pre 6 April 2006 pension accrued as at 5 April 2025

CARE pension (per annum) £

Post 5 April 2006 pension accrued as at 5 April 2025

CARE pension (per annum) £

Special circumstances / additional information

Pre 6 April 2006 preserved CARE pension (per annum) at date of first event £

Post 5 April 2006 preserved CARE pension (per annum) at date of first event £ **5,602.94**

Lower of 5.0% or CPI increases from date of first event to date of second event is 23.2%.

In the event of taking the tax-free cash sum, Kara Doets has advised that the value of her AVCs should be taken as a cash sum first before commuting any other benefits.

Kara Doets' current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,028,100.00.

Kara Doets' current available Lump Sum Allowance ('LSA') is £223,275.00.