**CASE STUDY DETAILS RST SCHEME RETIREMENTS**

**Event history**

Date of first event **04/09/2024** First event **RETIREMENT**

Date of second event Second event

**Member details**

Surname **WALTERS** Forenames **LUCY**

Date of birth **12/01/1964** Gender **FEMALE**

Spouse’s date of birth **19/09/1975**

Child dependant’s date of birth

Date of joining company **23/10/2006**

Date of joining scheme **06/04/2007**

**Earnings history for the scheme year ending 5 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
|  |  |  |  |  |  |  |  |  |
| **41,200** | **44,320** | **47,625** | **49,999** | **52,180** | **54,767** | **56,050** | **57,233** | **58,455** |

**Contribution history**

Total member’s normal contributions **£ 50,578.86**

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) **£ 9,400.04**

**Special circumstances / additional information**

Contractual Salary at date of first event **£ 59,985.00**

Pro-rata CPI from 6 April 2024 to date of first event is 2.1%.

On 13 February 2008, Lucy Walters transferred in her benefits from the registered pension scheme of one of her previous employers to the RST Pension Scheme (the ‘Scheme’). The transfer value of £147,180.60 secured a pension of £3,624.24 per annum payable from Lucy Walters’s Normal Pension Date. The transferred-in benefits (which are to be treated as pre-2006 benefits) are subject to the normal rules of the Scheme.

Lucy Walters’ current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £1,073,100.00.

Lucy Walters’ current available Lump Sum Allowance (‘LSA’) is £268,275.00.