

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

Date of first event **14/09/2026** First event **RETIREMENT**

Date of second event Second event

Member details

Surname **GRAAF** Forenames **HANS**

Date of birth **19/03/1963** Gender **MALE**

Spouse's date of birth **10/06/1974**

Child dependant's date of birth

Date of joining company **20/06/2004**

Date of joining scheme **06/04/2005**

Earnings history for the scheme year ending 5 April

2018	2019	2020	2021	2022	2023	2024	2025	2026
47,300	49,225	52,885	54,990	56,770	58,700	60,250	62,075	64,100

Contribution history

Total member's normal contributions £ **61,668.44**

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 2026

CARE pension (per annum) £ 1,011.60

Post 5 April 2006 pension accrued as at 5 April 2026

CARE pension (per annum) £ 19,621.28

Special circumstances / additional information

Contractual Salary at date of first event £ 65,600.00

Pro-rata CPI from 6 April 2026 to date of first event is 1.8%.

On 11 September 2021, Hans Graaf transferred in his benefits from the registered pension scheme of his previous employer to the RST Pension Scheme (the 'Scheme'). The transfer value secured a pension of £2,999.87 per annum payable from Hans Graaf's Normal Pension Date. The transferred-in benefits are subject to the normal rules of the Scheme.

Hans Graaf's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,073,100.00.

Hans Graaf's current available Lump Sum Allowance ('LSA') is £268,275.00.