**cASE STUDY DETAILS RST SCHEME DEATHS**

**Event history**

Date of first event **13/05/2016** First event **RETIREMENT**

Date of second event **08/09/2019** Second event **DEATH**

**Member details**

Surname **BERNADO** Forenames **ANDRE**

Date of birth **20/10/1951** Gender **MALE**

Spouse’s date of birth **12/05/1958**

Dependent child’s date of birth

Date of joining company **07/02/2001**

Date of joining scheme **06/04/2001**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2011** | **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member’s normal contributions **£**

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 2019**

CARE pension (per annum) **£**

**Post 5 April 2006 pension accrued as at 5 April 2019**

CARE pension (per annum) **£**

**Special circumstances / additional information**

The pension in payment at date of second event is **£18,482.70** per annum, which is split as follows:

Pre 6 April 2006 pension (per annum) **£ 8,160.92**

Post 5 April 2006 pension (per annum) **£ 10,321.78**

Lower of 5.0% / RPI increases from date of first event to date of second event is 7.2%.

Lower of 2.5% / RPI increases from date of first event to date of second event is 6.8%.

On retirement, Andre Bernardo commuted £3,776.25 per annum of pension in return for a tax free cash sum of £52.482.80, split as follows:

Pre 6 April 2006 commuted pension (per annum) **£**

Post 5 April 2006 commuted pension (per annum) **£ 3,776.25**

At retirement, Andre Bernardo was granted an additional pension of £1,000.00 per annum in respect of his work on a special project during 2015. It was agreed that this additional pension would be deemed a post 5 April 2006 benefit and would treated in the same way as his other post 5 April 2006 benefits. At the date of death, the additional pension amounted to £1,280.56 per annum. This amount is in addition to the scheme pension figures shown above.

Andre Bernardo’s current available Lifetime Allowance is 87.12%.