**cASE STUDY DETAILS RST SCHEME DEATHS**

**Event history**

Date of first event  **27/10/2018** First event **RETIREMENT**

Date of second event **26/08/2021** Second event **DEATH**

**Member details**

Surname **TINO** Forenames **ZARA**

Date of birth **15/07/1952** Gender **FEMALE**

Spouse’s date of birth **09/05/1940**

Child dependant date of birth

Date of joining company **03/12/1995**

Date of joining scheme **06/04/1996**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**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 2021**

CARE pension (per annum) **£**

**Post 5 April 2006 pension accrued as at 5 April 2021**

CARE pension (per annum) **£**

**Special circumstances / additional information**

The pension in payment at date of second event is **£12,882.26** per annum, which is split as follows:

 Pre 6 April 2006 pension (per annum) **£ 10,368.14**

 Post 5 April 2006 pension (per annum) **£ 2,514.12**

Lower of 5.0% / RPI increases from date of first event to date of second event is 6.24%.

Lower of 2.5% / RPI increases from date of first event to date of second event is 4.67%.

On retirement, Zara Tino commuted £6,321.31 per annum of pension in return for a tax-free cash sum of £85,082.41, split as follows:

 Pre 6 April 2006 commuted pension (per annum)

 Post 5 April 2006 commuted pension (per annum) **£ 6,321.31**

At retirement the Trustees, (with the consent of the Company) agreed that they would pay an additional non-increasing spouse’s pension of £1,250.00 per annum on the death of Zara Tino.

Zara Tino’s current available Lifetime Allowance is 81.73%.