**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **06/09/2021** First event **ILL HEALTH**

Date of second event Second event

# Member details

Surname **PETERSEN** Forenames **LEWIS**

Date of birth **03/06/1965** Gender **MALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **19/01/1965** |
| Dependent child’s date of birth |  |
| Date of joining company | **05/12/2002** |
| Date of joining scheme | **06/04/2003** |

# Earnings history for the scheme year ending 5 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** |
| **47,300** | **49,100** | **51,500** | **53,770** | **60,500** | **65,000** | **68,350** | **70,000** | **73,000** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£ 54,200.00** |
| Total member’s AVCs | **£ 19,196.06** |
| Current value of AVCs | **£ 26,602.12** |
| Single life AVC pension (per annum) payable immediately | **£ 1,361.93** |
| Joint life AVC pension (per annum) payable immediately | **£ 1,152.03** |

|  |  |
| --- | --- |
| **Pre 6 April 2006 pension accrued as at 5 April 2021**  CARE pension (per annum) | **£ 1,522.80** |
| **Post 5 April 2006 pension accrued as at 5 April 2021**  CARE pension (per annum) | **£ 7,650.95** |
| **Special circumstances / additional information**  Contractual Salary at date of first event | **£ 73,629.23** |
| Pro-rata CPI from 6 April 2021 to date of first event is 1.40%. |  |

In the event of taking the tax-free cash sum, Lewis Petersen has advised that the value of his AVCs should be taken as a cash sum first before commuting any other benefits. Any AVCs taken as pension should be deemed to be post 5 April 2006 AVCs.

Lewis Petersen’s current available Lifetime Allowance is 100.00%.