**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **06/09/2021** First event **RETIREMENT**

Date of second event Second event

# Member details

Surname **GURNEY** Forenames **JULIE**

Date of birth **22/10/1962** Gender **FEMALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **09/05/1975** |
| Dependent child’s date of birth |  |
| Date of joining company | **11/02/1996** |
| 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** |
| **72,250** | **73,750** | **75,400** | **77,450** | **80,000** | **82,500** | **87,000**  **70,000** | **91,000** | **93,500** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£ 113,756.75** |
| 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) | **£ 12,240.80** |
| **Post 5 April 2006 pension accrued as at 5 April 2021**  CARE pension (per annum) | **£ 15,185.64** |
| **Special circumstances / additional information**  Contractual Salary at date of first event | **£ 94,000.00** |
| Pro-rata CPI from 6 April 2021 to date of first event is 1.40%. |  |

In recognition of the fact that Julie Gurney completed a major project prior to taking retirement, the Trustees (at the request of the Company) agreed that her CARE Pension Accrual Rate in the current Scheme Year should be uplifted to 50ths of her Pensionable Earnings.

For the purpose of any comparisons, the uplift should be included in the CARE Pension but excluded from the Underpin Pension.

Julie Gurney’s current available Lifetime Allowance is 100.00%.