**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **03/09/2022** First event **RETIREMENT**

Date of second event Second event

# Member details

Surname **ABBOT** Forenames **NAOMI**

Date of birth **02/02/1962** Gender **FEMALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **13/06/1960** |
| Dependent child’s date of birth |  |
| Date of joining company | **21/04/1996** |
| Date of joining scheme | **06/04/1997** |

# Earnings history for the scheme year ending 5 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** |
| **62,400** | **64,020** | **67,450** | **69,280** | **72,000** | **74,450** | **76,600** | **78,150** | **79,990** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£ 83,466.90** |
| 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 2022**  CARE pension (per annum) | **£ 10,142.08** |
| **Post 5 April 2006 pension accrued as at 5 April 2022**  CARE pension (per annum) | **£ 13,184.20** |

**Special circumstances / additional information**

Contractual Salary at date of first event **£ 80,620.00**

Pro-rata CPI from 6 April 2022 to date of first event is 1.50%.

On 18 March 2011, Naomi Abbot transferred in her benefits from the registered pension scheme of one of her previous employers. The transfer value of £110,230.56 secured a pension payable from Naomi Abbot’s Normal Pension Date of £4,016.45 per annum. The transferred-in benefits (which are to be treated as pre-2006 benefits) are subject to the normal rules of the RST Pension Scheme.

Naomi Abbot’s current available Lifetime Allowance is 100.00%.