**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **12/09/2023** First event **ILL HEALTH**

Date of second event Second event

# Member details

Surname **WINSTANLEY** Forenames **BRIAN**

Date of birth **08/11/1964** Gender **MALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **11/04/1968** |
| Child dependant’s date of birth |  |
| Date of joining company | **07/10/1999** |
| Date of joining scheme | **06/04/2000** |

# Earnings history for the scheme year ending 5 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
| **48,400** | **52,300** | **55,525** | **57,860** | **61,825** | **64,220** | **67,180** | **69,500** | **71,800** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£ 74,328.48** |
| Total member’s AVCs | **£ 34,226.16** |
| Current value of AVCs | **£ 47,809.19** |
| Single life AVC pension (per annum) payable immediately | **£ 1,992.04** |
| Joint life AVC pension (per annum) payable immediately | **£ 1,595.42** |

|  |  |
| --- | --- |
| **Pre 6 April 2006 pension accrued as at 5 April 2023**  CARE pension (per annum) | **£ 3,580.62** |
| **Post 5 April 2006 pension accrued as at 5 April 2023**  CARE pension (per annum) | **£ 12,221.88** |
| **Special circumstances / additional information**  Contractual Salary at date of first event | **£ 72,080.50** |
| Pro-rata CPI from 6 April 2023 to date of first event is 4.6%. |  |

In the event of taking the tax-free cash sum, Brian Winstanley 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.

Brian Winstanley’s current available Lifetime Allowance is 100.00%.