**CASE STUDY DETAILS RST SCHEME QUESTION**

# Event history

Date of first event **09/09/2023** First event **RETIREMENT**

Date of second event Second event

# Member details

Surname **SHERROCK** Forenames **MICHELLE**

Date of birth **27/03/1963** Gender **FEMALE**

|  |  |
| --- | --- |
| Spouse’s date of birth | **22/06/1974** |
| Child dependant’s date of birth |  |
| Date of joining company | **19/12/1994** |
| Date of joining scheme | **06/04/1995** |

# Earnings history for the scheme year ending 5 April

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
| **62,250** | **63,450** | **64,600** | **68,250** | **73,100** | **76,400** | **79,400**  **70,000** | **82,300** | **85,425** |

|  |  |
| --- | --- |
| **Contribution history** |  |
| Total member’s normal contributions | **£ 108,458.33** |
| 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 2023**  CARE pension (per annum) | **£ 11,401.62** |
| **Post 5 April 2006 pension accrued as at 5 April 2023**  CARE pension (per annum) | **£ 19,224.44** |
| **Special circumstances / additional information**  Contractual Salary at date of first event | **£ 87,200.00** |
| Pro-rata CPI from 6 April 2023 to date of first event is 4.6%. |  |

In recognition of the fact that Michelle Sherrock delayed her retirement to oversee a high profile project, the Trustees (at the request of the Company) agreed that the Accrual Rate for her CARE Pension for the current Scheme Year would be uplifted to 65ths of her Pensionable Earnings.

For the purpose of any comparisons, there is no uplift in Accrual Rate to be applied in the calculation of the Underpin pension.

Michelle Sherrock’s current available Lifetime Allowance is 100.00%.