**cASE STUDY DETAILS RST SCHEME DEATHS PART 1**

**Event history**

Date of first event **18/02/2020** First event **RETIREMENT**

Date of second event **06/09/2023** Second event **DEATH**

**Member details**

Surname **SINGH** Forenames **RAJESH**

Date of birth **18/09/1957**  Gender **MALE**

Spouse’s date of birth **11/11/1962**

Child dependant’s date of birth

Date of joining company **31/01/2008**

Date of joining scheme **06/04/2008**

**Earnings history for the scheme year ending 5 April**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member’s normal contributions **£**

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) **£**

**Post 5 April 2006 pension accrued as at 5 April 2023**

CARE pension (per annum) **£**

**Special circumstances / additional information**

The pension in payment at date of second event is £6,251.21 per annum, which is split as follows:

 Pre-2006 pension (per annum) **£**

 Post-2006 pension (per annum) **£ 6,251.21**

Lower of 5.0% / RPI increases from date of first event to date of second event is 6.8%.

Lower of 2.5% / RPI increases from date of first event to date of second event is 4.2%.

On retirement, Rajesh Singh commuted £2,220.48 per annum of pension in return for a tax-free cash sum of £43,832.28, split as follows:

 Pre-2006 commuted pension (per annum) **£**

 Post-2006 commuted pension (per annum) **£ 2,220.48**

At retirement, the Company (with the consent of the Trustees) agreed to augment the spouse’s pension payable on death to 50% of Rajesh Singh’s pension (including the pension he exchanged for a tax-free cash sum at retirement).

Rajesh Singh’s current available Lifetime Allowance is 76.44%.

**DEATHS 1**