**CASE STUDY DETAILS RST SCHEME RETIREMENTS**

**Event history**

Date of first event **13/04/2021** First event **RETIREMENT**

Date of second event **14/09/2024** Second event **DEATH**

**Member details**

Surname **COE** Forenames **NICOLE**

Date of birth **13/04/1956** Gender **FEMALE**

Spouse’s date of birth **16/07/1956**

Child dependant’s date of birth

Date of joining company **29/01/2002**

Date of joining scheme **06/04/2002**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**Contribution history**

Total member’s normal contributions **£ 49,684.78**

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 2024**

CARE pension (per annum) **£**

**Post 5 April 2006 pension accrued as at 5 April 2024**

CARE pension (per annum) **£**

**Special circumstances / additional information**

The pension in payment at date of second event is £12,110.48per annum, which is split as follows:

 Pre 6 April 2006 pension (per annum) **£ 3,834.20**

 Post 5 April 2006 pension (per annum) **£ 8,276.28**

Lower of 5.0% or RPI increases from date of first event to date of second event is 15.8%.

Lower of 2.5% or RPI increases from date of first event to date of second event is 7.7%.

On retirement, Nicole Coe commuted £2,702.70 per annum of pension in return for a tax-free cash sum of £50,000.00, split as follows:

 Pre 6 April 2006 commuted pension (per annum) **£**

 Post 5 April 2006 commuted pension (per annum) **£ 2,702.70**

Nicole Coe’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £1,005,600.00.