**CASE STUDY DETAILS RST SCHEME RETIREMENTS**

**Event history**

Date of first event **31/12/2020** First event **PRESERVED LEAVER**

Date of second event **11/09/2024** Second event **DEATH**

**Member details**

Surname **CRAM** Forenames **JONATHAN**

Date of birth **21/12/1960** Gender **MALE**

Spouse’s date of birth **10/02/1971**

Child dependant’s date of birth

Date of joining company **20/11/2007**

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

**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 **£ 37,322.24**

Total member’s AVCs **£** **21,344.88**

Current value of AVCs **£ 28,222.99**

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**

Pre 6 April 2006 preserved CARE pension (per annum) at date **£**

of first event

Post 5 April 2006 preserved CARE pension (per annum) at date **£ 4,182.68 p.a.**

of first event

Lower of 5.0% or CPI increases from date of first event to date of second event is 16.1%.

Jonathan Cram’s current available Lump Sum & Death Benefit Allowance (‘LS&DBA’) is £1,073,100.00.