

**CASE STUDY DETAILS****RST SCHEME****RETIREMENTS****Event history**

Date of first event      **10/09/2024**                      First event      **DEATH**

Date of second event    Second event

**Member details**

Surname                      **FOSTER**                      Forenames      **EMMA**

Date of birth                      **03/02/1964**                      Gender              **FEMALE**

Spouse's date of birth                      **08/04/1962**

Child dependant's date of birth

Date of joining company                      **15/02/1999**

Date of joining scheme                      **06/04/1999**

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

2016	2017	2018	2019	2020	2021	2022	2023	2024
47,000	49,450	51,825	54,125	57,385	59,998	63,115	63,515	64,820

**Contribution history**

Total member's normal contributions    £      **77,520.67**

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)	£	<b>4,107.34</b>
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**Post 5 April 2006 pension accrued as at 5 April 2024**

CARE pension (per annum)	£	<b>14,810.72</b>
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**Special circumstances / additional information**

Contractual Salary at date of first event	£	<b>66,820.00</b>
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Pro-rata CPI from 6 April 2024 to date of first event is 2.1%.

On 13 March 2001, Emma Foster transferred into the RST Pension Scheme (the 'Scheme') the value of her benefits from the registered pension scheme of one of her former employers. The transfer value of £101,325.21, which included member contributions of £5,912.19, provided a pension of £2,311.55 per annum, payable from Emma Foster's Normal Pension Date. The transferred-in benefits are to be treated as pre-2006 benefits and are subject to the normal rules of the Scheme.

Emma Foster's current available Lump Sum & Death Benefit Allowance ('LS&DBA') is £1,073,100.00.