

**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**

<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>

**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 of first event £ **4,182.68 p.a.**

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.