**cASE STUDY DETAILS RST SCHEME DEATHS**

**Event history**

Date of first event **19/04/2017** First event **RETIREMENT**

Date of second event **03/09/2019** Second event **DEATH**

**Member details**

Surname **ANDERS** Forenames **ANNEKE**

Date of birth **19/04/1952** Gender **FEMALE**

Spouse’s date of birth **20/05/1963**

Dependent child’s date of birth

Date of joining company **31/03/2001**

Date of joining scheme **06/04/2001**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2011** | **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**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 2019**

CARE pension (per annum) **£**

**Post 5 April 2006 pension accrued as at 5 April 2019**

CARE pension (per annum) **£**

**Special circumstances / additional information**

The pension in payment at date of second event is £7,248.36per annum, which is split as follows:

Pre 6 April 2006 pension (per annum) **£ 4,512.12**

Post 5 April 2006 pension (per annum) **£ 2,736.24**

Lower of 5.0% / RPI increases from date of first event to date of second event is 5.6%.

Lower of 2.5% / RPI increases from date of first event to date of second event is 5.1%.

On retirement, Anneke Anders commuted £2,214.26 per annum of pension in return for a tax free cash sum of £30,556.79, split as follows:

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

Post 5 April 2006 commuted pension (per annum) **£ 2,214.26**

Anneke Anders’ current available Lifetime Allowance is 64.12%.

**DEATHS X**

**QUESTION 9**