**cASE STUDY DETAILS RST SCHEME DEATHS**

**Event history**

Date of first event **01/06/2017** First event **RETIREMENT**

Date of second event **14/08/2020** Second event **DEATH**

**Member details**

Surname **CHEN** Forenames **HAI**

Date of birth **13/05/1952** Gender **FEMALE**

Spouse’s date of birth **29/08/1940**

Dependent child’s date of birth

Date of joining company **07/02/1996**

Date of joining scheme **06/04/1996**

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2012** | **2013** | **2014** | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

**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 2020**

CARE pension (per annum) **£**

**Post 5 April 2006 pension accrued as at 5 April 2020**

CARE pension (per annum) **£**

**Special circumstances / additional information**

The pension in payment at date of second event is **£10,382.26** per annum, which is split as follows:

 Pre 6 April 2006 pension (per annum) **£ 7,214.37**

 Post 5 April 2006 pension (per annum) **£ 3,167.89**

Lower of 5.0% / RPI increases from date of first event to date of second event is 9.8%.

Lower of 2.5% / RPI increases from date of first event to date of second event is 4.7%.

On retirement, Hai Chen commuted £5,367.72 per annum of pension in return for a tax-free cash sum of £74,074.54, split as follows:

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

 Post 5 April 2006 commuted pension (per annum) **£ 5,367.72**

At retirement, the Trustees (with the consent of the Company) agreed to pay Hai Chen a non-increasing augmented pension of £2,500.00 per annum. It was agreed that 50.00% of this augmented pension would be payable to Hai Chen’s spouse in the event of her death. It was also agreed that the augmented pension would be included in the calculation of any lump sum death benefit payable on Hai Chen’s death.

Hai Chen’s current available Lifetime Allowance is 69.57%.