RST - DIS before NPD (no special circumstances)

Name Ron Baker

DOD 06/09/2019

DOB 18/08/1956

NPD 18/08/2021

DJS 06/04/1998

Spouse’s DOB 21/05/1967 (More than 10 years younger)

CPI increase from 06/04/2019 to DOD = 1.60%

Contractual salary = £32,214.00

Pensionable salary = (£28,849.00+£30,291.00+£31,200.00) = £30,113.33

3

1) Lump Sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

= £32,214.00 x2.5 = **£80,535.00**

Refund of contributions = **£16,243.00**

Total LSDB = £80,535.00 + £16,243.00 = **£96,778.00**

The LSDB is payable at the trustees’ discretion

LTA% = £96,778.00 / £1,055,000.00 x 100 = **9.17%**

This is within the deceased member's remaining LTA of 92.15%

2) Spouse’s pension at DOD

Reduction for young spouse:

18/08/1966 - 21/05/1967 = 0 years & 9 months

Reduction = 0 + (3/12 x 9) = 2.25%

Percentage payable = 100 – 2.25 = 97.75%

Member’s CARE pension at DOD:

Prospective service to NPD = 2 years & 4 months (06/04/2019 - 18/08/2021)

Pre 06 CARE pension = £3,612.12 x 1.016 = £ 3,669.91 p.a**.**

Post 06 CARE pension = £7,929.36 x 1.016 = £ 8,056.23 p.a.

+

2yrs&4mths/80 x £30,113.33 = £ 878.31 p.a.

£ 8,934.54 p.a.

Total member’s CARE pension = £3,669.91 + £8,934.54 = £12,604.45 p.a.

Member’s Underpin pension at DOD:

Pre 06 pensionable service = 08 years & 0 months (06/04/1998 to 05/04/2006)

Post 06 pensionable service = 15 years & 4 months (06/04/2006 to 18/08/2021)

Pre 06 Underpin pension = 08yrs&0mths/100 x £32,214.00 = £ 2,577.12 p.a.

Post 06 Underpin pension = 15yrs&4mths/100 x £32,214.00 = £ 4,939.48 p.a.

Total member’s U/pin pension = £2,577.12 + £4,939.48 = £ 7,516.60 p.a.

Therefore, CARE pension of £12,604.45 p.a. is higher.

Spouse’s pension:

Pre 2006 = £3,669.91 x 40%

x 0.9775 = £ 1,434.93 p.a.

Post 2006 = £8,934.54 x 40%

x 0.9775 = £ 3,493.41 p.a.

Total spouse’s pension = **£ 4,928.34 p.a.**