RST - DIS after NPD (no special circumstances)

Name Tina Smith

DOD 05/09/2019

DOB 29/06/1952

NPD 29/06/2017

DJS 06/04/1997

Spouse’s DOB 18/09/1961 (Not more than 10 years younger)

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

Contractual salary = £22,104.00

Pensionable salary = (£24,186.00+£24,791.00+£25,535.00) = £24,837.33

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1) Lump sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

= £22,104.00 x 2.5 = **£55,260.00**

Refund of contributions = **£21,200.00**

Total LSDB = £55,260.00 + £21,260.00 = **£76,460.00**

The LSDB is payable at the trustees’ discretion

LTA% = £76,460.00 / £1,055,000.00 x 100 = **7.24%**

This is within the deceased member's remaining LTA of 89.56%

2) Spouse’s pension

Member's CARE pension at DOD:

YTD pensionable service = 0 years & 5 months (06/04/2019 – 05/09/2019)

Pre 06 CARE pension = £2,143.26 x 1.016 = £2,177.55 p.a.

Post 06 CARE pension = £6,214.54 x 1.016 = £6,313.97 p.a.

+

0yrs&5mths/80 x £24,837.33 = £ 129.36 p.a. £6,443.33 p.a.

Total member’s CARE pension = £2,177.55 + £6,443.33 = £8,620.88 p.a.

Member’s Underpin pension at DOD:

Pre 06 pensionable service = 09 years & 0 months (06/04/1997 to 05/04/2006)

Post 06 pensionable service = 13 years & 5 months (06/04/2006 to 05/09/2019)

Pre 06 Underpin pension = 09yrs&0mths/100 x £22,104.00 = £1,989.36 p.a.

Post 06 Underpin pension = 13yrs&5mths/100 x £22,104.00 = £2,965.62 p.a.

Total member’s U/pin pension = £1,989.36 + £2,965.62 = £4,954.98 p.a.

Therefore, CARE pension of £8,620.88 p.a. is higher.

Spouse’s pension:

Pre 2006 = £2,177.55 x 40% = £ 871.02 p.a.

Post 2006 = £6,443.33 x 40% = £2,577.33 p.a.

Total spouse’s pension = **£3,448.35 p.a.**