RST - DIS after NPD (with special circumstances)

Name Juan Miguel

DOD 08/09/2019

DOB 29/06/1952

NPD 29/06/2017

DJS 06/04/2002

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

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

Contractual salary (FTE) = £31,908.33

Contractual salary (actual) = £19,145.00

Pensionable salary (£29,742.00+£31,081.00+£32,169.00) = £30,997.33

3

1) Lump sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

= £19,145.00 x 2.5 = **£47,862.50**

Refund of contributions = **£18,212.00**

Total LSDB = £47,862.50 + £18,212.00 = **£66,074.50**

The LSDB is payable at the trustees’ discretion

LTA% = £66,074.50 / £1,055,000.00 x 100 = **6.26%**

This is within the deceased member's remaining LTA of 100.00%

2) Spouse’s pension

Member's CARE pension at DOD:

YTD pensionable service = 0 years & 5 months (06/04/2019 – 08/09/2019)

Pre 06 CARE pension = £ 846.26 x 1.016 = £ 859.80 p.a.

Post 06 CARE pension = £4,127.18 x 1.016 = £4,193.21 p.a.

+

0yrs&5mths/80 x £30,997.33

x 3/5 = £ 96.87 p.a. £4,290.08 p.a.

Total member’s CARE pension = £859.80 + £4,290.08 = £5,149.88 p.a.

Member’s Underpin pension at DOD:

Pre 06 pensionable service: FT = 04 years & 0 months (06/04/2002 to 05/04/2006)

Post 06 pensionable service: FT = 11 years & 3 months (06/04/2006 to 05/07/2017)

Post 06 pensionable service: PT = 02 years & 2 months (06/07/2017 to 08/09/2019)

Pre 06 Underpin pension: FT = 4yrs&0mths/100 x £31,908.33 = £1,276.33 p.a.

Post 06 Underpin pension: FT = 11yrs&3mths/100 x £31,908.33 = £3,589.69 p.a.

+

Post 06 Underpin pension: PT = 2yrs&2mths/100 x £31,908.33

x 3/5 = £ 414.81 p.a.

£4,004.50 p.a.

Total member’s U/pin pension = £1,276.33 + £4,004.50 = £5,280.83 p.a.

Therefore, Underpin pension of £5,280.83 p.a. is higher.

Spouse’s pension:

Pre 2006 = £1,276.33 x 40% = £ 510.53 p.a.

Post 2006 = £4,004.50 x 40% = £1,601.80 p.a.

Total spouse’s pension =  **£2,112.33 p.a.**