RST –

DIS before NPD – (no special circumstances)

Name Roberta Wallington

DOD 02/09/2020

DOB 29/06/1967

NPD 29/06/2032

DJS 06/04/1999

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

CPI increase from 06/04/2020 to DOD = 1.70%

Contractual salary = £26,126.00

Pensionable salary = (24,246 + 24,926 + 25,824) = £24,998.67

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1) Lump Sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

= £26,126.00 x 2.5 = **£65,315.00**

Refund of contributions = **£****29,432.80**

Total LSDB = £65,315.00 + £29,432.80 = **£****94,747.80**

The LSDB is payable at the trustees’ discretion

LTA% = £94,747.80 / £1,073,100.00 x 100 = **8.82%**

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

2) Spouse’s pension at DOD

*Member’s CARE pension at DOD*:

Prospective service to NPD = 12 years & 2 months (06/04/2020 to 29/06/2032)

Pre 06 CARE pension = £1,962.24 x 1.017 = £ 1,995.60 p.a**.**

Post 06 CARE pension = £5,236.58 x 1.017 = £ 5,325.60 p.a.

 +

 12yrs&2mths / 80 x £24,998.67 = £ 3,801.88 p.a.

 £ 9,127.48 p.a.

Total member’s CARE pension = £1,995.60 + £9,127.48 = £11,123.08 p.a.

*Member’s Underpin pension at DOD*:

Pre 06 pensionable service = 7 years & 0 months (06/04/1999 to 05/04/2006)

Post 06 pensionable service = 26 years & 2 months (06/04/2006 to 29/06/2032)

Pre 06 Underpin pension = 7yrs&0mths/100 x £26,126.00 = £ 1,828.82 p.a.

Post 06 Underpin pension = 26yrs&2mths/100 x £26,126.00 = £ 6,836.30 p.a.

Total member’s U/pin pension = £1,828.82 + £6,836.30 = £ 8,665.12 p.a.

Therefore, CARE pension of £11,123.08 p.a. is higher.

*Spouse’s pension at DOD*:

Pre 2006 = £1,995.60 x 40% = £ 798.24 p.a.

Post 2006 = £9,127.48 x 40% = £ 3,650.99 p.a.

Total spouse’s pension = **£ 4,449.23 p.a.**