RST –

DIS before NPD – (with AVCs)

Name Felicia Dixon

DOD 27/08/2020

DOB 13/05/1957

NPD 13/05/2022

DJS 06/04/1998

Spouse’s DOB 21/05/1959 (*Not more than 10 years younger*)

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

Contractual salary = £45,514.00

Pensionable salary = (£33,250 + £33,520 + £42,200) = £36,323.33

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1) Lump Sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

 = £45,514.00 x 2.5 = **£****113,785.00**

Refund of contributions = **£ 16,243.16**

Refund of AVCs paid = **£ 15,192.92**

Total LSDB = £113,785.00 + £16,243.16 + £15,192.92 = **£145,221.08**

The LSDB is payable at the trustees’ discretion

LTA% = £145,221.08 / £1,073,100.00 x 100 = **13.53%**

This is within the deceased member's remaining LTA of 80.12%

2) Spouse’s pension at DOD

*Member’s CARE pension at DOD*:

Prospective service to NPD = 2 years & 1 month (06/04/2020 to 13/05/2022)

Pre 06 CARE pension = £3,312.12 x 1.017 = £3,368.43 p.a**.**

Post 06 CARE pension = £4,929.36 x 1.017 = £5,013.16 p.a.

 +

 2yrs&1mth / 80 x £36,323.33 = £ 945.92 p.a.

 £5,959.08 p.a.

Total member’s CARE pension = £3,368.43 + £5,959.08 = £9,327.51 p.a.

*Member’s Underpin pension at DOD*:

Pre 06 pensionable service = 8 years & 0 months (06/04/1998 to 05/04/2006)

Post 06 pensionable service = 16 years & 1 month (06/04/2006 to 13/05/2022)

Pre 06 Underpin pension = 8yrs&0mths/100 x £45,514.00 = £ 3,641.12 p.a.

Post 06 Underpin pension = 16yrs&1mth/100 x £45,514.00 = £ 7,320.17 p.a.

Total member’s U/pin pension = £3,641.12 + £7,320.17 = £10,961.29 p.a.

Therefore, Underpin pension of £10,961.29 p.a. is higher.

*Spouse’s pension at DOD*:

Pre 2006 = £3,641.12 x 40% = £ 1,456.45 p.a.

Post 2006 = £7,320.17 x 40% = £ 2,928.07 p.a.

Total spouse’s pension = **£ 4,384.52 p.a.**