RST – DIR (with special circumstances)

Name Andre Bernardo

DOD 08/09/2019

DOB 20/10/1951

NPD 20/10/2016

DJS 06/04/2001

DOR 13/05/2016

Spouse’s DOB 12/05/1958 (Not more than 10 years younger)

Lower of RPI / 2.5% from DOR to DOD = 6.8%

1) Lump sum death benefit (LSDB)

Balance of Guarantee payment:

Member’s pension at DOD (scheme) = £18,482.70 p.a.

Member’s pension at DOD (augmentation) = £ 1,280.56 p.a.

Total = £19,763.26 p.a.

Date of first payment 01/06/2016

Date of last payment 01/09/2019

 3 years & 4 months

Total payments made (3 x 12) + 4 = 40

Payments remaining 60 - 40 = 20

Balance of guarantee £19,763.26/12 x 20 = **£32,938.77**

The LSDB is payable at the trustees’ discretion

LTA% = £32,938.77 / £1,055,000.00 x 100 = **3.12%**

This is within the deceased member's remaining LTA of 87.12%

2) Spouse's pension at DOD

Member's pre-commutation pension at DOD:

Pre 6 April 2006 (non-commuted) = £ 8,160.92 p.a.

Post 5 April 2006 (non-commuted) = £10,321.78 p.a. +

Post 5 April 2006 (augmented) = £ 1,280.56 p.a. +

Post 5 April 2006 (commuted) = £3,776.25 x 1.068 = £ 4,033.04 p.a. £15,635.38 p.a.

Total member’s pension = £8,160.92 + £15,635.38 = £23,796.30 p.a.

Spouse’s pension:

Pre 6 April 2006 = £ 8,160.92 x 40% = £ 3,264.37 p.a.

Post 5 April 2006 = £15,635.38 x 40% = £ 6,254.15 p.a.

(of which augmented pension = £ 1,280.56 x 0.4 = £512.22 p.a.)

Total spouse’s pension = **£ 9,518.52 p.a.**