**RST (Answer)**

***DIR: (with ‘Augmentation’)***

Name: Zara Tino

Date of Death (DOD): 26/08/2021

Member’s Date of Birth: 15/07/1952

Normal Pension Date: 15/07/2017

Date Joined Scheme: 06/04/1996

Date of Retirement: 27/10/2018

Spouse’s Date of Birth: 09/05/1940 (*spouse < 10 years younger*)

Pre 6 April 2006 Pension at DOD: £10,368.14

Post 5 April 2006 Pension at DOD: £2,514.12

Pre 6 April 2006 Commuted Pension at DOR: £0.00

Post 5 April 2006 Commuted Pension at DOR: £6,321.31

Lower of RPI / 5.0% increases from DOR to DOD: 6.24%

Lower of RPI / 2.5% increases from DOR to DOD: 4.67%

1) Lump sum death benefit (LSDB)

Date of first payment = 01/11/2018

Date of last payment = 01/08/2021

 2 years & 10 months

Total payments made = (2 x 12) + 10 = 34 payments made

Payments remaining = 60 - 34 = 26 payments remaining

*Member’s post-commutation pension at DOD:* = £10,368.14 p.a.

 +

 £ 2,514.12 p.a.

 £12,882.26 p.a.

Balance of guarantee = £12,882.26 / 12 x 26 = **£27,911.56**

The LSDB is payable at the Trustees’ discretion

LTA% = £27,911.56 / £1,073,100.00 x 100 = **2.60%**

This is within the deceased member's remaining LTA of 81.73%

2) Spouse's pension at DOD

Pre 6 April 2006 (non-commuted) = £10,368.14 p.a.

Post 5 April 2006 (non-commuted) = £ 2,514.12 p.a. +

Post 5 April 2006 (commuted) = £6,321.31 x 1.0467 = £ 6,616.52 p.a. £ 9,130.64 p.a.

Total member’s pre-commutation pension at DOD = £19,498.78 p.a.

*Spouse’s pension at DOD*:

Pre 2006 = £10,368.14 x 0.40 = £ 4,147.26 p.a.

 +

Post 2006 = £ 9,130.64 x 0.40 = £ 3,652.26 p.a.

 +

*Plus non-increasing augmented spouse’s pension* = £ 1,250.00 p.a.

Total spouse’s pension = **£ 9,049.52 p.a.**