**RST (Answer)**

***DIS after NPD: (with ‘Part-time service’)***

Name: Mike Florian

Date of Death (DOD): 02/09/2021

Member’s Date of Birth: 18/07/1953

Normal Pension Date: 18/07/2018

Date Joined Scheme: 06/04/1999

Spouse’s Date of Birth: 20/12/1966 (*spouse > 10 years younger*)

Pre 6 April 2006 CARE Pension at DOD: £2,402.76

Post 5 April 2006 CARE Pension at DOD: £8,470.29

CPI increase from 6 April 2021 to DOD: 1.4%

Pensionable Salary = (42,180.00 + 41,150.00 + 39,968.00) / 3 = £ 41,099.33

Contractual Salary = £ 46,312.00

1) Lump Sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

 = £ 46,312.00 x 2.5 = **£****115,780.00**

Refund of contributions = **£ 42,363.24**

Total LSDB = £115,780.00 + £42,363.24 = **£****158,143.24**

The LSDB is payable at the Trustees’ discretion

LTA% = £158,143.24 / £1,073,100.00 x 100 = **14.73%**

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

2) Spouse’s pension at DOD

Reduction for young spouse:

18/07/1963 - 20/12/1966 = 3 years & 5 months

Reduction = (3 x 3) + (5/12 x 3) = 10.5%

Percentage payable = 100.00% - 10.50% = 89.5%

*Member’s CARE pension at DOD (used for comparison with member’s Underpin pension at DOD before deriving spouse’s pension)*:

YTD service to DOD = 0 years & 4 months

(06/04/2021 to 02/09/2021)

Pre 06 CARE pension = £2,402.76 x 1.014 = £ 2,436.40 p.a**.**

Post 06 CARE pension = £8,470.29 x 1.014 = £ 8,588.87 p.a. +

 4 months / 80 x £41,099.33 = £ 171.25 p.a. £ 8,760.12 p.a.

Total member’s CARE pension = £2,436.40 + £8,760.12 = £ 11,196.52 p.a.

*Member’s Underpin pension at DOD (used for comparison with member’s CARE pension at DOD before deriving spouse’s pension)*:

Pre 06 pens’able service (FT) = 7 years & 0 months

(06/04/1999 to 05/04/2006)

Post 06 pens’able service (FT) = 3 years & 5 months

(06/04/2006 to 18/09/2009)

Post 06 pens’able service (3/5) = 6 years & 3 months

(19/09/2009 to 31/12/2015)

Post 06 pens’able service (4/5) = 3 years & 11 months

(01/01/2016 to 30/11/2019)

Post 06 pens’able service (FT) = 1 years & 9 months

(01/12/2019 to 02/09/2021)

Pre 06 Underpin pension = 7yrs&0mths/100 x £46,312.00 = £ 3,241.84 p.a.

Post 06 Underpin pension (1) = 3yrs&5mths/100 x £46,312.00 = £ 1,582.33 p.a.

 +

Post 06 Underpin pension (2) = 6yrs&3mths/100 x £46,312.00

x 3/5 = £ 1,736.70 p.a.

 +

Post 06 Underpin pension (3) = 3yrs&11mths/100 x £46,312.00

x 4/5 = £ 1,451.11 p.a.

 +

Post 06 Underpin pension (4) = 1yrs&9mths/100 x £46,312.00 = £ 810.46 p.a.

 £ 5,580.60 p.a.

Total member’s U/pin pension = £3,241.84 + £5,580.60 = £  8,822.44 p.a.

Therefore, member’s CARE pension of £11,196.52 p.a. is higher than member’s Underpin pension.

*Spouse’s pension at DOD*:

Pre 2006 pension = £2,436.40 x 40% x 0.895 = £ 872.23 p.a.

 +

Post 2006 pension = £8,760.12 x 40% x 0.895 = £ 3,136.12 p.a.

Total spouse’s pension = **£ 4,008.35 p.a.**