**RST (Answer)**

***DIS before NPD: (with ‘Augmentation’)***

Name: Leon Alejandro

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

Date of Birth: 21/09/1984

Normal Pension Date: 21/09/2049

Date Joined Scheme: 06/04/2005

Spouse’s Date of Birth: 03/05/1987 (*spouse < 10 years younger*)

Pre 6 April 2006 CARE Pension at DOD: £ 381.01

Post 5 April 2006 CARE Pension at DOD: £6,028.53

CPI increase from 6 April 2021 to DOD: 1.4%

Pensionable Salary = (32,174.00 + 31,176.00 + 29,948.00) / 3 = £ 31,099.33

Contractual Salary = £ 32,384.00

1) Lump Sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

= £ 32,384.00 x 2.5 = **£ 80,960.00**

Refund of contributions = **£ 28,155.69**

Total LSDB = £ 80,000.00 + £28,155.69 = **£****109,115.69**

The LSDB is payable at the Trustees’ discretion

LTA% = £109,115.69 / £1,073,100.00 x 100 = **10.16%**

This is within the deceased member's remaining LTA of 97.24%

2) Spouse’s pension at DOD

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

Prospective service to NPD = 28 years & 5 months

(06/04/2021 to 21/09/2049)

Pre 06 CARE pension = £ 381.01 x 1.014 = £ 386.34 p.a**.**

Post 06 CARE pension = £6,028.53 x 1.014 = £ 6,112.93 p.a. +

28yrs & 5mth / 80 x £31,099.33 = £ 11,046.74 p.a. £ 17,159.67 p.a.

Total member’s CARE pension = £ 386.34 + £17,159.67 = £ 17,546.01 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 pensionable service = 1 years & 0 months

(06/04/2005 to 05/04/2006)

Post 06 pensionable service = 43 years & 5 months

(06/04/2006 to 21/09/2049)

Pre 06 Underpin pension = 1yrs&0mths/100 x £32,384.00 = £ 323.84 p.a. +

Post 06 Underpin pension = 43yrs&5mths/100 x £32,384.00 = £ 14,060.05 p.a.

Total member’s U/pin pension = £ 323.84 + £14,060.05 = £  14,383.89.p.a.

Therefore, member’s CARE pension of £17,546.01 p.a. is higher than member’s Underpin pension.

*Spouse’s pension at DOD*:

Pre 2006 pension = £ 386.34 x 40% = £ 154.54 p.a.

+

Post 2006 pension = £17,159.67 x 66.67% = £ 11,440.35 p.a.

Total spouse’s pension = **£**  **11,594.89 p.a.**