**RST (Answer)**

***DIS before NPD: (no special circumstances)***

Name: Penny Stratford

Date of Death (DOD): 07/09/2021

Date of Birth: 16/05/1963

Normal Pension Date: 16/05/2028

Date Joined Scheme: 06/04/2003

Spouse’s Date of Birth: 09/08/1975 (*spouse > 10 years younger*)

Pre 6 April 2006 CARE Pension at DOD: £1,018.42

Post 5 April 2006 CARE Pension at DOD: £5,628.52

CPI increase from 6 April 2021 to DOD: 1.4%

Pensionable Salary = (29,828.00 + 28,903.00 + 27,765.00) / 3 = £ 28,832.00

Contractual Salary = £ 32,000.00

1) Lump Sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

 = £ 32,000.00 x 2.5 = **£** **80,000.00**

Refund of contributions = **£ 23,706.05**

Total LSDB = £ 80,000.00 + £23,706.05 = **£****103,706.05**

The LSDB is payable at the Trustees’ discretion

LTA% = £103,706.05 / £1,073,100.00 x 100 = **9.66%**

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

2) Spouse’s pension at DOD

Reduction for young spouse:

16/05/1973 - 09/08/1975 = 2 years & 2 months

Reduction = (2 x 3) + (2/12 x 3) = 6.5%

Percentage payable = 100.00% - 6.50% = 93.5%

*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 = 7 years & 1 month

(06/04/2021 to 16/05/2028)

Pre 06 CARE pension = £1,018.42 x 1.014 = £ 1,032.68 p.a**.**

Post 06 CARE pension = £5,628.52 x 1.014 = £ 5,707.32 p.a. +

 7yrs & 1mth / 80 x £28,832.00 = £ 2,552.83 p.a. £ 8,260.15 p.a.

Total member’s CARE pension = £1,032.68 + £8,260.15 = £ 9,292.83 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 = 3 years & 0 months

(06/04/2003 to 05/04/2006)

Post 06 pensionable service = 22 years & 1 month

(06/04/2006 to 16/05/2028)

Pre 06 Underpin pension = 3yrs&0mths/100 x £32,000.00 = £ 960.00 p.a. +

Post 06 Underpin pension = 22yrs&1mths/100 x £32,000.00 = £ 7,066.67 p.a.

Total member’s U/pin pension = £ 960.00 + £7,066.67 = £  8,026.67.p.a.

Therefore, member’s CARE pension of £9,292.83 p.a. is higher than member’s Underpin pension.

*Spouse’s pension at DOD*:

Pre 2006 pension = £1,032.68 x 40% x 0.935 = £ 386.22 p.a.

 +

Post 2006 pension = £8,260.15 x 40% x 0.935 = £ 3,089.30 p.a.

Total spouse’s pension = **£**  **3,475.52 p.a.**