**RST (Answer)**

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

Name: Zandor Caleb

Date of Death (DOD): 30/08/2021

Member’s Date of Birth: 13/05/1956

Normal Pension Date: 13/05/2021

Date Joined Scheme: 06/04/1997

Spouse’s Date of Birth: 02/09/1959 (*spouse < 10 years younger*)

Pre 6 April 2006 CARE Pension at DOD: £2,907.52

Post 5 April 2006 CARE Pension at DOD: £6,626.44

CPI increase from 6 April 2021 to DOD: 1.4%

Pensionable Salary = (36,241.00 + 31,276.00 + 29,428.00) / 3 = £ 32,315.00

Contractual Salary = £ 40,541.00

1) Lump Sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

 = £ 40,541.00 x 2.5 = **£****101,352.50**

Refund of contributions = **£ 27,628.46**

Total LSDB = £101,352.50 + £27,628.46 = **£****128,980.96**

The LSDB is payable at the Trustees’ discretion

LTA% = £128,980.96 / £1,073,100.00 x 100 = **12.01%**

This is within the deceased member's remaining LTA of 92.14%

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)*:

YTD service to DOD (post 06) = 0 years & 4 months

(06/04/2021 to 30/08/2021)

Pre 06 CARE pension = £2,907.52 x 1.014 = £ 2,948.23 p.a**.**

Post 06 CARE pension = £6,626.44 x 1.014 = £ 6,719.21 p.a. +

 4 months / 80 x £32,315.00 = £ 134.65 p.a. £ 6,853.86 p.a.

Total member’s CARE pension = £2,948.23 + £6,853.86 = £ 9,802.09 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 = 9 years & 0 months

(06/04/1997 to 05/04/2006)

Post 06 pensionable service = 15 years & 4 months

(06/04/2006 to 30/08/2021)

Pre 06 Underpin pension = 9yrs&0mths/100 x £40,541.00 = £ 3,648.69 p.a. +

Post 06 Underpin pension = 15yrs&4mths/100 x £40,541.00 = £ 6,216.29 p.a.

Total member’s U/pin pension = £3,468.69 + £5,909.62 = £  9,864.98.p.a.

Therefore, member’s Underpin pension of £9,864.98 p.a. is higher than member’s CARE pension!

*Spouse’s pension at DOD*:

Pre 2006 pension = £3,648.69 x 40% = £ 1,459.48 p.a.

 +

Post 2006 pension = £6,216.29 x 40% = £ 2,486.52 p.a.

Total spouse’s pension = **£**  **3,946.00 p.a.**