**RST (Answer)**

***DIS after NPD: Special circumstances [Transfer In]***

Member’s Name: ADAM YOUNG

Member’s Date of Birth: 21/04/1957

Normal Pension Date: 21/04/2022

Date Joined Scheme: 06/04/2007

Date of Death (DOD): 04/09/2022

Spouse’s Date of Birth: 21/07/1959 (*spouse < 10 years younger*)

Member’s Contributions (Scheme): £31,435.43

Member’s Contributions (TVin): £1,736.14

Pre 6 April 2006 CARE Pension at DOD: £0.00

Post 5 April 2006 CARE Pension at DOD: £6,885.80

Transfer In Pension at NPD (Pre 6 April 2006): £1,420.67

CPI increase from 6 April 2022 to DOD: 1.5%

Available LTA% 97.21%

Pensionable Salary = (£35,504.00 + £35,859.00

+ £36,684.00) / 3 = £ 36,015.67

Contractual Salary = £ 36,846.12

Member has a Transfer In, which provides a pension of £1,420.67 per annum payable from NPD

--- *BUT, for death before retirement, there is ONLY a refund of Transfer In contributions* ---

1) ***Lump sum death benefit (LSDB)***

Life assurance = Contractual Salary x 2.5

= £36,846.12 x 2.5 = **£ 92,115.30**

Refund of contributions = £31,435.43 (scheme)

+ £1,736.14 (TVin) = **£ 33,171.57**

---

Total LSDB = £92,115.30 + £33,171.57 = **£125,286.87**

The LSDB is payable at the Trustees’ discretion

LTA% = £125,286.87 / £1,073,100.00 x 100 = **11.67%**

This is within the deceased member's remaining LTA of 97.21%

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 pen’able service = 0 years & 4 months (06/04/2022 to 04/09/2022)

Pre 06 CARE pension = = *£ 0.00 p.a****.***

Post 06 CARE pension = £6,885.80 x 1.015 = £ 6,989.09 p.a. +

£36,015.67 x (0yrs & 4mths) / 75 = £ 160.07 p.a. *£ 7,149.16* p.a.

Total CARE pension = £0.00 + £7,149.16 = ***£ 7,149.16 p.a.***

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

Pre 2006 pens. service = N/A

Post 2006 pens. service = 15 years & 4 months (06/04/2007 to 04/09/2022)

Pre 06 U/pin pension = N/A = £ *0.00 p.a*.

+ Post 06 U/pin pension = £36,846.12 x (15yrs & 4mths) / 90 = *£ 6,277.49 p.a.*

Total U/pin pension = £0.00 + £6,277.49 = ***£ 6,277.49 p.a***.

Therefore, member’s CARE pension of £7,149.16 p.a. is higher than member’s Underpin pension of £6,277.49 p.a.

---

***Spouse’s pension at DOD***:

Pre 2006 pension = N/A = ***£ 0.00 p.a.***

+

Post 2006 pension = £7,149.16 x 40% = ***£ 2,859.66 p.a.***

Total spouse’s pension = £0.00 + £2,859.84 = **£ 2,859.66 p.a.**