**RST (Answer)**

***DIS before NPD: No special circumstances***

Member’s Name: SEAN SABRIN

Member’s Date of Birth: 12/04/1982

Normal Pension Date: 12/04/2047

Date Joined Scheme: 06/04/2003

Date of Death (DOD): 06/09/2022

Spouse’s Date of Birth: 28/02/1984 *(not more than 10 years younger)*

Pre 6 April 2006 CARE Pension at DOD: £1,254.48

Post 5 April 2006 CARE Pension at DOD: £7,380.22

CPI increase from 6 April 2022 to DOD: 1.5%

Pensionable Salary = (£34,376.00 + £34,978.00

+ £35,249.00) / 3 = £ 34,867.67

Contractual Salary = £ 35,874.00

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

Life assurance = Contractual Salary x 2.5

= £35,874.00 x 2.5 = £ 89,685.00

Refund of contributions = £42,186.38

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Total LSDB = £89,685.00 + £42,186.38 = **£131,871.38**

The LSDB is payable at the Trustees’ discretion

LTA% = £131,871.38 / £1,073,100.00 x 100 = **12.28%**

This is within the deceased member's remaining LTA of 100%

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)*:

Pros. pen’able service = 25 years & 0 months (06/04/2022 to 12/04/2047)

Pre 06 CARE pension = £1,254.48 x 1.015 = *£*  *1,273.30 p.a****.***

Post 06 CARE pension = £7,380.22 x 1.015 = £ 7,490.92 p.a. +

 £34,867.67 x (25yrs & 0mths) / 75 = £ 11,622.56 p.a.

 £ *19,113.48 p.a.*

Total CARE pension = £1,273.30 + £19,113.48 = ***£ 20,386.78 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 = 3 years & 0 months (06/04/2003 to 05/04/2006)

Post 2006 pens. service = 41years & 0 months (06/04/2006 to 12/04/2047)

Pre 06 U/pin pension = £35,874.00 x (3yrs & 0mths) / 90 = *£ 1,195.80 p.a.*

 +

Post 06 U/pin pension = £35,874.00 x (41yrs & 0mths) / 90 = *£* *16,342.60 p.a.*

Total U/pin pension = £*1,195.80 + £16,342.60*  = ***£ 17,538.40 p.a***.

Therefore, member’s CARE pension of £20,386.78 p.a. is higher than member’s Underpin pension of £17,538.40 p.a.

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***Spouse’s pension at DOD***:

Pre 2006 pension = £1,273.30 x 40% = ***£ 509.32 p.a.***

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Post 2006 pension = £19,113.48 x 40% = ***£ 7,645.39 p.a.***

Total spouse’s pension = £509.32 + £7,645.39 = **£ 8,154.71 p.a.**