**RST (Answer)**

***DIS after NPD: No special circumstances***

Member’s Name: SARAH DAVID

Member’s Date of Birth: 18/09/1959

Normal Pension Date: 18/09/2024

Date Joined Scheme: 06/04/2001

Date of Death (DOD): 03/09/2022

Spouse’s Date of Birth: 22/02/1971 (*spouse > 10 years younger!*)

Member Contributions: £35,692.16

Pre 6 April 2006 CARE Pension at DOD: £1,778.14

Post 5 April 2006 CARE Pension at DOD: £4,741.68

CPI increase from 6 April 2022 to DOD: 1.5%

Available LTA%: 100.00%

Pensionable Salary = (£27,504.00 + £27,779.00

+ £28,418.00) / 3 = £ 27,900.33

Contractual Salary = £ 32,125.00

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

Life assurance = Contractual Salary x 2.5

 = £32,125.00 x 2.5 = **£ 80,312.50**

Refund of contributions = **£ 35,692.16**

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Total LSDB = £80,312.50 + £35,692.16 = **£116,004.66**

The LSDB is payable at the Trustees’ discretion

LTA% = £116,004.66 / £1,073,100.00 x 100 = **10.81%**

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

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 03/09/2022)

Pre 06 CARE pension = £1,778.14 x 1.015 = *£* *1,804.81 p.a****.***

Post 06 CARE pension = £4,741.68 x 1.015 = £ 4,812.81 p.a. +

 £27,900.33 x (0yrs & 4mths) / 75 = £ 124.00 p.a.

 £ *4,936.81 p.a.*

Total CARE pension = £1,804.81 + £4,936.81 = ***£ 6,741.62 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 = 5 years & 0 months (06/04/2001 to 05/04/2006)

Post 2006 pens. service = 16 years & 4 months (06/04/2006 to 03/09/2022)

Pre 06 U/pin pension = £32,125.00 x (5yrs & 0mths) / 90 = *£ 1,784.72 p.a.*

 +

Post 06 U/pin pension = £32,125.00 x (16yrs & 4mths) / 90 = *£ 5,830.09 p.a.*

Total U/pin pension = £1,784.72 + £5,830.09 = ***£ 7,614.81 p.a***.

Therefore, member’s Underpin pension of £7,614.81 p.a. is higher than member’s CARE pension of £6,741.62 p.a.

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***Spouse’s pension at DOD***:

Pre 2006 pension = £1,784.72 x 40% = ***£ 713.89 p.a.***

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Post 2006 pension = £5,830.09 x 40% = ***£ 2,332.04 p.a.***

Total spouse’s pension = £713.89 + £2,332.04 = **£ 3,045.93 p.a.**

*BUT ---*

*Reduction for young spouse:*

Differential = 1 year & 5 months (30/11/1969 – 05/02/1980)

Percentage reduction = 3 + (5/12 x 3) = 4.25%

Percentage payable = 100.00% - 4.25% = 95.75%

Pre 2006 pension = £713.89 x 95.75% = ***£ 683.55 p.a.***

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Post 2006 pension = £2,332.04 x 95.75% = ***£ 2,232.93 p.a.***

Total spouse’s pension = £683.55 + £2,232.93 = **£ 2,916.48 p.a.**