**RST (Answer)**

***DIS before 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**

---

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)*:

Pros. pen’able service = 2 years & 5 months (06/04/2022 to 18/09/2024)

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 (2yrs & 5mths) / 75 = £ 899.01 p.a.

£ 5*,711.82 p.a.*

Total CARE pension = £1,804.81 + £5,711.82 = ***£ 7,516.63 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 = 18 years & 5 months (06/04/2006 to 18/09/2024)

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 (18yrs & 5mths) / 90 = *£ 6,573.73 p.a.*

Total U/pin pension = £1,784.72 + £6,573.73 = ***£ 8,358.45 p.a***.

Therefore, member’s Underpin pension of £8,358.45 p.a. is higher than member’s CARE pension of £7,516.63 p.a.

---

***Spouse’s pension at DOD***:

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

+

Post 2006 pension = £6,573.73 x 40% = ***£ 2,629.49 p.a.***

Total spouse’s pension = £713.89 + £2,629.49 = **£ 3,343.38 p.a.**

*BUT ---*

*Reduction for young spouse:*

Differential = 11 year & 5 months (18/09/1959 – 22/02/1971)

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.***

+

Post 2006 pension = £2,629.49 x 95.75% = ***£ 2,517.74 p.a.***

Total spouse’s pension = £683.55 + £2,517.74 = **£ 3,201.29 p.a.**