**RST Pension Scheme**

Death-in-Retirement – (no special circumstances)

Name = MARIE ANTALL

DOD = 02/09/2023

DOB = 12/04/1952

NPD = 12/04/2017

DJS = 06/04/2004

DOR = 12/06/2022

75th birthday = 12/04/2027

Spouse’s DOB = 18/09/1964 (*More than 10 years younger*)

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Lower of RPI/2.5% (pre-2006) = 3.4% (DOR to DOD)

Lower of RPI/5.0% (post-2006) = 2.5% (DOR to DOD)

Pre-2006 pension = £1,358.37 p.a. (DOR)

Post-2006 pension = £6,535.62 p.a. (DOR)

Post-2006 pension (comm’d) = £2,618.21 p.a. (DOD)

Available LTA% = 82.17%

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**1) Spouse's pension at DOD**

*Member's pre-commutation pension at DOD (used to derive spouse’s pension)*:

Pre-2006 (non-commuted part) = *£ 1,358.37 p.a.*

Post-2006 (both parts) = £6,535.62 + (£2,618.21 x 1.025) = *£ 9,219.29 p.a.*

Total member’s pension = £1,358.37 + £9,219.29 = ***£10,577.66 p.a.***

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Reduction for young spouse:

12/04/1962 – 18/09/1964 = 2 years & 5 months

Reduction = 6 + (5/12 x 3) = 7.25%

Percentage payable = 100 – 7.25 = 92.75%

*Spouse’s pension at DOD*:

Pre-2006 = £1,358.37 x 0.40 (= £543.35)

x 0.9275 = ***£ 503.96 p.a***.

Post-2006 = £9,219.29 x 0.40 (= £3,687.72)

x 0.9275 = ***£ 3,420.36 p.a.***

Total spouse’s pension = £503.96 + £3,420.36 = **£ 3,924.32 p.a.**

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

*Member’s post-commutation pension at DOD:* = £ 7,893.99 p.a.

Date of first payment = 01/07/2022

Date of last payment = 01/09/2023

Total payments made = 1 year + 3 months = 15

Payments due to 75th birthday = 01/10/2023 - 01/04/2027 = 43 (*capped*)

Balance of guarantee = £7,893.99 / 12 x 43 = ***£******28,286.80***

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Total LSDB payable at Trustees’ discretion = **£28,286.80**

LTA% = £28,286.80 / £1,073,100.00

x 100 = **2.63%**

This is within the deceased member's remaining LTA of 82.17%