**RST Pension Scheme**

DIS before NPD – (no special circumstances)

Name = AMIT RAHAL

DOD = 03/09/2023

DOB = 14/03/1967

NPD = 14/03/2032

DJS = 06/04/2003

Spouse’s DOB = 30/11/1970 *(Not more* *than 10 years younger*)

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Pensionable service (YTD:NPD) = 8 years & 11 months (06/04/2023 to 14/03/2032)

Total pensionable service = 28 years & 11 months (06/04/2003 to 14/03/2032)

Pre-2006 pensionable service = 3 years & 0 months (06/04/2003 to 05/04/2006)

Post-2006 pensionable service = 25 years & 11 months (06/04/2006 to 14/03/2032)

Contractual salary = £22,625.00

Pensionable salary = £20,234.67 ({£19,282.00 + £20,124.00 + £21,298.00} / 3)

Pre-2006 CARE pension = £1,073.28 p.a. (5th April 2023)

Post-2006 CARE pension = £3,756.48 p.a. (5th April 2023)

Member contributions = £36,040.59

CPI revaluation = 4.6% (6th April 2023 to DOD)

Available LTA% = 76.44%

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**1) Spouse’s pension**

*Member's CARE pension at DOD (used to derive spouse’s pension)*:

Pre-2006 CARE pension = £1,073.28 x 1.046 = *£ 1,122.65 p.a.*

Post-2006 CARE pension = £3,756.48 x 1.046 = £ 3,929.28 p.a.

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£20,234.67 x 8yrs+11mths / 75 = £ 2,405.68 p.a.

*£ 6,334.96 p.a.*

Total member’s CARE pension = £1,122.65 + £6,334.96 = ***£ 7,457.61 p.a.***

*Member’s Underpin pension at DOD (used to derive spouse’s pension)*:

Pre-2006 Underpin pension: = £22,625.00 x 3yrs&0mths / 90 = *£ 754.17 p.a.*

Post-2006 Underpin pension = £22,625.00 x 25yrs&11mths / 90= *£ 6,515.16 p.a.*

Total member’s U/pin pension = £754.17 + £6,515.16 = ***£ 7,269.33 p.a.***

Therefore, member’s CARE pension of £7,457.61 per annum is higher than the member’s Underpin pension of £7,269.33 per annum

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*Spouse’s pension at DOD*:

Pre-2006 = £1,122.65 x 40% = ***£ 449.06 p.a.***

Post-2006 = £6,334.96 x 40% = ***£ 2,533.98 p.a.***

Total spouse’s pension = £449.06 + £2,533.98 =  **£ 2,983.04 p.a.**

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

Life assurance = Contractual Salary x 2.5

= £22,625.00 x 2.5 = ***£56,562.50***

Refund of contributions = ***£36,040.59***

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Total LSDB = £56,562.50 + £36,040.59 = **£92,603.09**

LSDB is payable at Trustees’ discretion

LTA% = £92,603.09 / £1,073,100.00

x 100 = **8.62%**

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