**RST Pension Scheme**

Death-in-Retirement – (special circumstances: augmented spouse’s percentage)

Name = RAJESH SINGH

DOD = 06/09/2023

DOB = 18/09/1957

NPD = 18/09/2022

DJS = 06/04/2008

DOR = 18/02/2020

75th birthday = 18/09/2032

Spouse’s DOB = 11/11/1962 (*Not more than 10 years younger*)

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Lower of RPI/2.5% (pre-2006) = 6.8% (DOR to DOD)

Lower of RPI/5.0% (post-2006) = 4.2% (DOR to DOD)

Pre-2006 pension = N/A

Post-2006 pension = £6,251.21 p.a. (DOR)

Post-2006 pension (comm’d) = £2,220.48 p.a. (DOD)

Available LTA% = 76.44%

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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) = *N/A*

Post-2006 (both parts) = £6,251.21 + (£2,220.48 x 1.042) = *£8,564.95 p.a.*

Total member’s pension = ***£8,564.95 p.a.***

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*Spouse’s pension at DOD*:

Pre-2006 = ***N/A***

Post-2006 = £8,564.95 x 0.50 = ***£4,282.48 p.a.***

Total spouse’s pension = **£4,282.48 p.a.**

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

*Member’s post-commutation pension at DOD:* = £6,251.21 p.a.

Date of first payment = 01/03/2020

Date of last payment = 01/09/2023

Total payments made = 3 years + 7 months = 43

Payments due (uncapped) = 01/10/2023 - 01/02/2025 = 17 (*uncapped*)

Balance of guarantee = £6,251.21 / 12 x 17 = ***£******8,855.88***

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Total LSDB payable at Trustees’ discretion = **£8,855.88**

LTA% = £8,855.88 / £1,073,100.00

x 100 = **0.82%**

This is within the deceased member's remaining LTA of 76.44%