**RST Pension Scheme**

DIS after NPD – (with part-time service)

Name = JEN YUNNAN

DOD = 06/09/2023

DOB = 25/03/1956

NPD = 25/03/2021

DJS = 06/04/2003

Spouse’s DOB = 19/07/1952 *(Not more* *than 10 years younger*)

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Pensionable service (YTD) = 0 years & 5 months (06/04/2023 to 06/09/2023)

Total pensionable service = 20 years & 5 months (06/04/2003 to 06/09/2023)

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

Post-2006 pens. service (full) = 9 years & 0 months (06/04/2006 to 05/04/2015)

Post-2006 pens. service (3dys) = 8 years & 5 months (06/04/2015 to 06/09/2023)

Contractual salary = £39,100.00

Pensionable salary = £38,233.00 ({£37,478.00 + £38,153.00 + £39,068.00} / 3)

Pre-2006 CARE pension = £1,125.22 p.a. (5th April 2023)

Post-2006 CARE pension = £8,198.88 p.a. (5th April 2023)

Member contributions = £44,078.22

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

Available LTA% = 100.00%

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**1) Spouse’s pension**

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

Pre-2006 CARE pension = £1,125.22 x 1.046 = *£ 1,176.98 p.a.*

Post-2006 CARE pension = £8,198.88 x 1.046 = £ 8,576.03 p.a.

 +

 £38,233.00 x 5mths / 75 x 3/5 = £ 127.44 p.a.

  *£ 8,703.47 p.a.*

Total member’s CARE pension = £1,176.98 + £8,703.47 = ***£ 9,880.45 p.a.***

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

Pre-2006 Underpin pension: = £39,100.00 x 3yrs&0mths / 90 = *£ 1,303.33 p.a.*

Post-2006 Underpin pension = £39,100.00 x 9yrs&0mths / 90 = £ 3,910.00 p.a.

Post-2006 Underpin pension = £39,100.00 x 8yrs&5mths / 90 +

x 3/5 = £ 2,193.94 p.a.

 *£ 6,103.94 p.a.*

Total member’s U/pin pension = £1,303.33 + £6,103.94 = ***£ 7,407.27 p.a.***

Therefore, member’s CARE pension of £9,880.45 p.a. is higher than the member’s Underpin pension of £7,407.27 p.a.

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*Spouse’s pension at DOD*:

Pre-2006 = £1,176.98 x 40% = ***£ 470.79 p.a.***

Post-2006 = £8,703.47 x 40% = ***£ 3,481.39 p.a.***

Total spouse’s pension = £470.79 + £3,481.839 =  **£ 3,952.18 p.a.**

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

Life assurance = Contractual Salary x 2.5

 £39,100.00 x 2.5 = ***£ 97,750.00***

Refund of contributions = ***£ 44,078.22***

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Total LSDB = £97,750.00 + £44,078.22 = **£141,828.22**

LSDB is payable at Trustees’ discretion

LTA% = £141,828.22 / £1,073,100.00

x 100 = **13.21%**

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