**RST Pension Scheme**

Death-in-Deferment – (special circumstances: AVCs)

Name = JONATHAN CRAM

DOD = 11/09/2024

DOB = 21/12/1960

NPD = 21/12/2025

DJS = 06/04/2008

DOL = 31/12/2020

Spouse’s DOB = 10/02/1971 (*More than 10 years younger!!*)

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Pre-2006 pension = N/A

Post-2006 pension = £4,182.68 pa

Member contributions = £37,322.24

Member AVCs (paid) = £21,344.88

Lower of CPI or 5.0% revaluation = 16.1% (DOL to DOD)

Remaining ‘LS&DBA’ = £1,073,100.00

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

Refund of member contributions paid = **£37,322.24**

Refund of AVCs paid = **£21,344.88**

Total = £37,322.24 + £21,344.88 = ***£58,667.12***

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Total LSDB payable at Trustees’ discretion = **£58,667.12**

***‘LS&DBA’ Check* =** £58,667.12 v £1,073,100.00 = **OK**

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

N/A – *No spouse’s pension is payable on death-in-deferment*