**RST Pension Scheme**

DIS before NPD – (special circumstances: transferred-in benefits)

Name = EMMA FOSTER

DOD = 10/09/2024

DOB = 03/02/1964

NPD = 03/02/2029

DJS = 06/04/1999

Spouse’s DOB = 08/04/1962 *(Less than 10 years younger*)

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Pre-2006 CARE pension (5/4/24) = £4,107.34 pa

Post-2006 CARE pension (5/4/24) = £14,810.72 pa

Pro-rata CPI = 2.1%

Pensionable earnings = £63,816.67 ({£63,115.00 + £63,515.00 + £64,820.00} / 3)

Pensionable service (YTD to NPD) = 4yrs & 9mths (06/04/2024 to 03/02/2029)

Contractual salary = £66,820.00

Total pensionable service = 29yrs & 9mths (06/04/1999 to 03/02/2029)

Pre-2006 pensionable service = 7yrs & 0mths (06/04/1999 to 05/04/2006)

Post-2006 pensionable service = 22yrs & 9mths (06/04/2006 to 03/02/2029)

Member contributions (scheme) = £77,520.67

Pre-2006 pension (TVin) = £2,311.55 pa

Member contributions (TVin) = £5,912.19

Remaining ‘LS&DBA’ = £1,073,100.00

Member has a Transfer In, which provides a pension of £2,311.55 per annum payable from NPD

 --- *BUT, for death before retirement, there is ONLY a refund of Transfer In contributions* ---

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

Life assurance = Contractual Salary x 2.5

 = £66,820.00 x 2.5 = **£167,050.00**

Refund of contributions (scheme) = **£77,520.67**

Refund of contributions (TVin) = **£5,912.19**

Total = £167,050.00 + £77,520.67

 + £5,912.19 = ***£250,482.86***

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Total LSDB payable at Trustees’ discretion = **£250,482.86**

***‘LS&DBA’ Check* =** £250,482.86 v £1,073,100.00 = **OK**

**2) Spouse’s pension**

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

# CARE Pension

Pension @ 5/4/24 (pre-2006): = *£4,107.34 pa*

Pro-rata CPI increase: = £4,107.34 x 2.1% = *£86.25 pa*

Member (pre-2006): = £4,107.34 + £86.25 = *£4,193.59 pa*

Pension @ 5/4/24 (post-2006): = *£14,810.72 pa*

Pro-rata CPI increase: = £14,810.72 x 2.1% = *£311.03 pa*

Prospective pension: = £63,816.67 x 49/12 x 1/75 = *£4,041.72 pa*

Member (post-2006): = £14,810.72 + £311.03

 + £4,041.72 = *£19,163.47 pa*

*Total CARE pension*: = £4,193.59 + £19,163.47 = £23,357.06 pa

# Final Salary Underpin

Pension (pre-2006): = £66,820.00 x 70/12 x 1/90 = *£5,197.11 pa*

Pension (post-2006): = £66,820.00 x 229/12 x 1/90 = *£16,890.61 pa*

*Total Underpin pension*: = £5,197.11 + £16,890.61 = £22,087.72 pa

# Total CARE pension of £23,357.06 pa exceeds total Underpin pension of £22,087.72 pa!

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Spouse’s pension at DOD:

Pre-2006 pension = £4,193.59 x 40% = ***£1,677.44 pa***

Post-2006 pension = £19,163.47 x 40% = ***£7,665.39 pa***

Total spouse’s pension = £1,677.44 + £7,665.39 =  **£9,342.83 pa**