

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!!)

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

1) Lump sum death benefit (LSDB)

Refund of member contributions paid	=	<u>£37,322.24</u>
Refund of AVCs paid	=	<u>£21,344.88</u>
Total	=	£37,322.24 + £21,344.88 = <u>£58,667.12</u>

Total LSDB payable at Trustees' discretion	=	<u>£58,667.12</u>
'LS&DBA' Check	=	£58,667.12 v £1,073,100.00 = OK

2) Spouse's pension at DOD

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